Alberta
CONSUMER AND
CORPORATE AFFAIRS

Office of the Minister

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The Honourable Dr. David J. Carter
Office of the Speaker
Legislative Assembly of Alberta

Sir:

I have the honour to submit the Superintendent of Insurance Annual Report for the year ended December 31, 1990.

Respectfully submitted,

Dennis Anderson
Minister

92-03526/

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The Honourable Dennis Anderson
Minister of Consumer and Corporate Affairs
229 Legislature Building
Edmonton, Alberta

Sir:

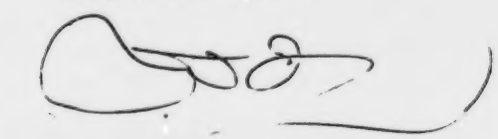
I am pleased to submit the seventy-seventh Annual Report of the Superintendent of Insurance on the insurance business in Alberta for the year ended December 31, 1990. The Annual Report includes:

(a) a summary of insurance companies licensed under the Insurance Act;

(b) summaries of premiums written and claims incurred; and

(c) detailed financial statements of provincial companies.

Respectfully submitted,



BERNARD RODRIGUES
SUPERINTENDENT OF INSURANCE

Government of the Province of Alberta
Department of Consumer and Corporate Affairs
Superintendent of Insurance

Insurers Licensed in 1990

(a) There were 339 insurance companies and exchanges licensed at December 31, 1990.

Provincial Companies	8
Extra-Provincial Companies	17
Canadian Registered Companies	288
Fraternal Associations	20
Reciprocal Exchanges	6
TOTAL	339

(b) The following seven insurance companies and one reciprocal insurance exchange became licensed in Alberta during 1990:

Alberta Local Authorities Reciprocal Insurance Exchange
Canadian Millers' Mutual Fire Insurance Company
Canassurance General Insurance Company Inc.
Prudential of America Life Insurance Company (Canada)
Skandia Insurance Company
Standard Life Assurance Company of Canada
Transamerica Insurance Company
Western Assurance Company

(c) The following five insurance companies withdrew from Alberta during 1990:

Capital Life Insurance Company
Le Group Desjardins Assurance Générales
Old Republic Life Insurance Company
Safeco Life Insurance Company
Underwriters National Assurance Company

(d) The following three insurance companies changed their name during 1990:

From	To
Phoenix Assurance Company Limited	Phoenix Assurance Public Limited Company
Missisquoi & Rouville Insurance Company	Missisquoi Insurance Company
North America Company for Property and Casualty Insurance	NAC Reinsurance Corporation

(e) The following companies merged during 1990:

Canadian General Insurance Company amalgamated with USF&G Insurance Company of Canada on June 30, 1990. The continuing company is Canadian General Insurance Company.

Desjardins Mutual Life Assurance Company amalgamated with The Safeguard Life Assurance Company Ltd. effective July 1, 1990. The continuing company is Desjardins Life Assurance Company Inc.

Sovereign Life Insurance Company amalgamated with Pioneer Life Assurance Company effective December 31, 1990. The continuing company is Sovereign Life Insurance Company.

Summary of Business

There has been an increase in the rate of growth and volume of insurance business transacted in Alberta. For the year 1990 the total insurance premiums paid to insurers was three billion, three hundred seventy-one million dollars ($3,371,000,000) compared to three billion, one hundred thirty-three million dollars in 1989 ($3,133,000,000); an increase of 7.6%.

Canadian Life and Health Insurance Compensation Corporation

In March 1990, the Province signed an agreement with the Canadian Life and Health Insurance Compensation Corporation (CompCorp) to establish a compensation plan operated and funded by the insurance industry. In the event a life insurance company becomes insolvent, CompCorp will ensure that the insurer's obligations to its policyholders under those policies covered by CompCorp are satisfied up to certain limits. If a policyholder wishes to continue the life insurance protection, replacement policies will be provided, up to certain limits. All life and accident and sickness insurers licensed in Alberta are required to be members of CompCorp.

COMPARATIVE ANALYSIS OF LIFE INSURANCE IN FORCE
(Excluding Fraternal Societies)

ALBERTA BUSINESS ONLY

	1990 $'000	1989* $'000	1988 $'000	1987 $'000
Individual Life Insurance				
New insured and other additions during the year	10,639,669	10,874,295	10,432,322	10,348,913
Ceased and other deductions during the year	6,643,716	7,271,584	6,524,272	6,988,887
Gross in force at end of year	52,086,537	48,750,746	45,628,296	40,945,303
Group Life Insurance				
New insured and other additions during the year	11,815,420	14,942,215	12,676,233	11,097,132
Ceased and other deductions during the year	10,009,380	10,578,135	8,418,564	7,031,104
Gross in force at end of year	61,967,371	48,658,481	54,622,817	50,686,562

COMPARATIVE ANALYSIS OF LIFE INSURANCE IN FORCE
(Excluding Fraternal Societies)

ALBERTA BUSINESS ONLY

		INDIVIDUAL			GROUP		
Year	Population of Alberta	Amount of Insurance in Force ($'000)	Amount of Premiums Collected ($'000)	Average Annual Premium Per $1,000 Insurance in Force	Amount of Insurance in Force ($'000)	Amount of Premiums Collected ($'000)	Average Annual Premium Per $1,000 Insurance in Force
1981	2,287,400	20,087,852	247,622	12.33	29,533,389	102,481	3.47
1982	2,318,000	24,769,958	246,464	9.95	34,349,292	114,787	3.34
1983	2,353,800	28,773,752	253,973	8.82	39,114,321	121,346	3.10
1984	2,350,000	31,712,840	270,498	8.52	40,883,595	121,061	2.96
1985	2,360,000	34,076,205	294,625	8.64	44,052,000	132,695	3.01
1986	2,372,000	36,580,142	318,388	8.70	46,489,130	89,876	1.93
1987	2,381,600	40,945,303	357,654	8.74	50,686,562	136,426	2.69
1988	2,415,500	45,628,296	378,722	8.30	54,622,817	137,996	2.53
1989*	2,429,200	48,750,746	408,474	8.37	48,658,481	159,053	3.27
1990	2,471,600	52,086,537	445,458	8.55	61,967,371	170,086	2.74

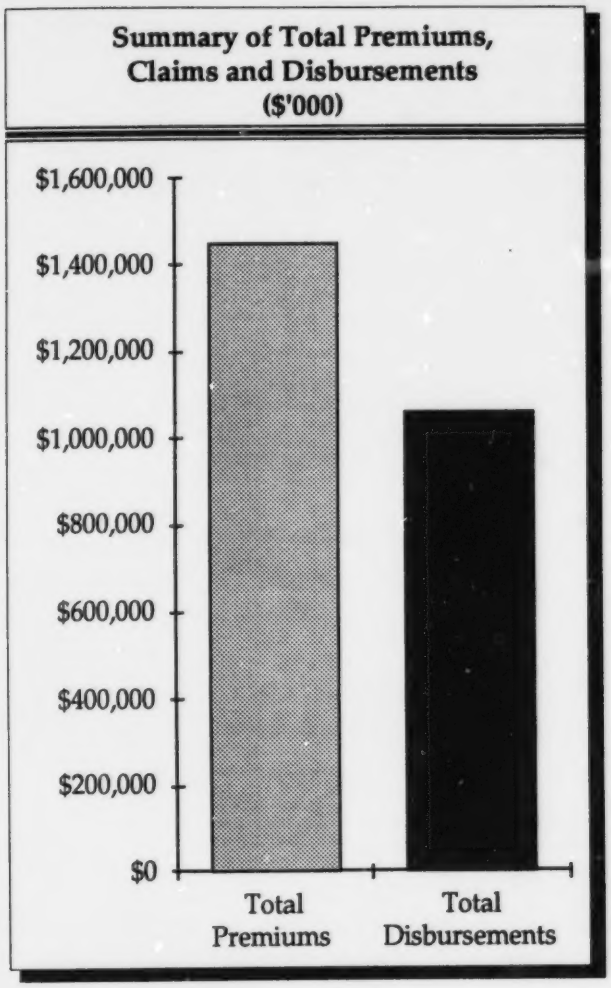
* Adjusted

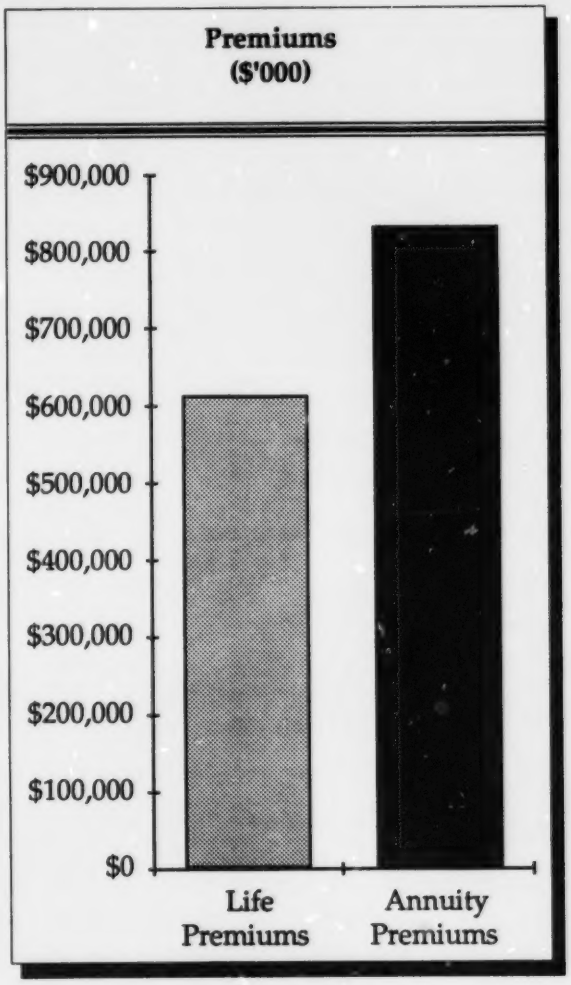
Note: The Figures above do not include annuities

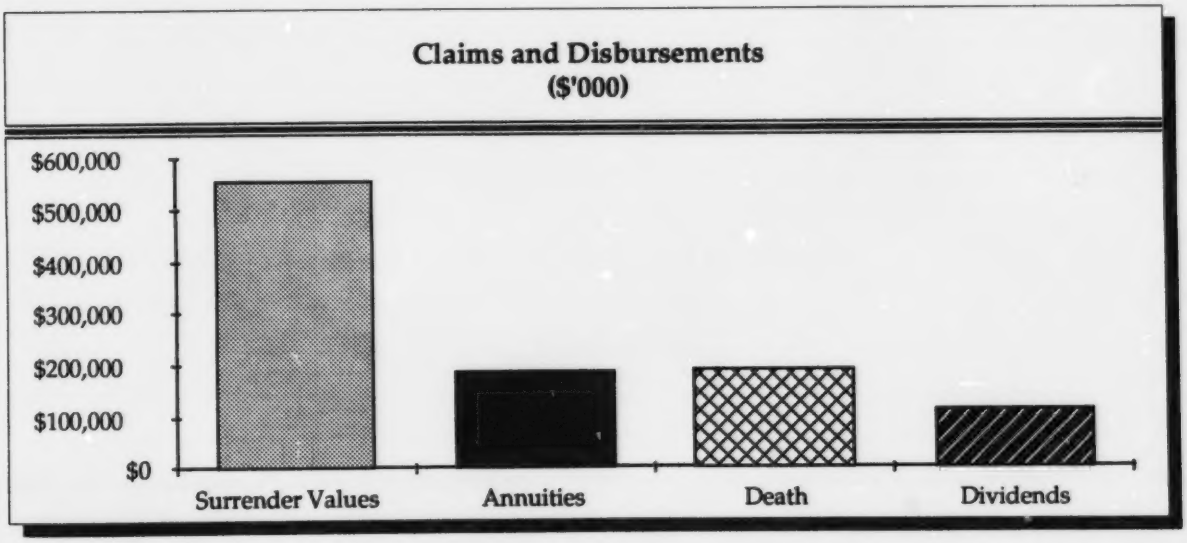
Total Premiums Direct Written and Disbursements To Policyholders

Alberta Business Only - 1990

Life Insurance

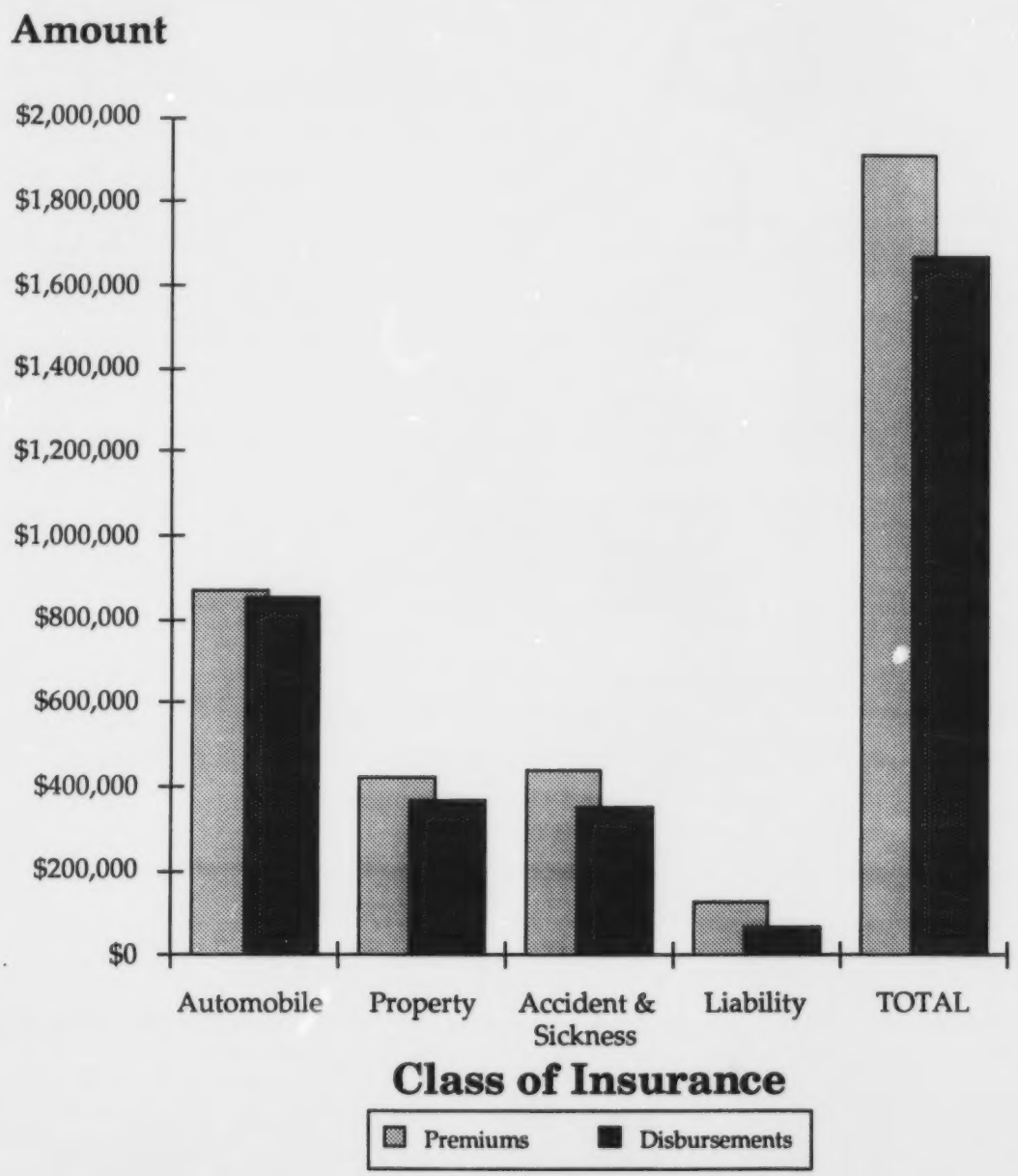






Total Premiums Direct Written and Disbursements to Policyholders

Alberta Business Only - 1990
Other Than Life Insurance



COMPARATIVE SUMMARY OF TOTAL DIRECT PREMIUMS WRITTEN AND CLAIMS INCLUDING DIVIDENDS - ALBERTA BUSINESS ONLY

	LIFE INSURANCE*			OTHER THAN LIFE**		
Year	Premiums ($'000)	Claims Including Adjustment Expenses ($'000)	Direct Claims Ratio	Premiums ($'000)	Claims Including Adjustment Expenses ($'000)	Direct Claims Ratio
1981	788,497	385,998	49.0%	1,160,294	959,045	82.7%
1982	710,105	514,382	72.4%	1,321,393	984,944	74.5%
1983	679,225	613,029	90.3%	1,333,548	944,647	70.8%
1984	756,784	539,835	71.3%	1,302,115	1,075,954	82.6%
1985	852,417	646,846	75.9%	1,391,119	1,126,709	81.0%
1986	945,806	760,562	80.4%	1,592,847	1,095,663	68.7%
1987	1,161,941	844,221	73.0%	1,592,848	1,312,700	82.4%
1988	1,273,446	855,808	67.2%	1,672,548	1,325,802	79.3%
1989	1,362,875	889,621	65.2%	1,769,741	1,397,102	78.9%
1990	1,448,218	1,061,631	73.3%	1,922,478	1,677,627	87.3%

* Includes ordinary and group insurance and ordinary and group annuities
** Includes marine insurance

COMPARATIVE SUMMARY OF TOTAL DIRECT PREMIUMS WRITTEN AND CLAIMS BY CLASS OF INSURANCE - OTHER THAN LIFE

	Premiums	Claims Including Adjustment Expenses	Claims Ratio			
Class	1990 ($'000)	1990 ($'000)	1990	1989	1988	1987
Accident & Sickness	439,918	356,073	80.9%	80.9%	84.1%	84.1%
Aircraft	11,555	5,966	51.6%	121.5%	46.5%	37.5%
Automobile	873,918	854,344	97.8%	91.2%	90.3%	89.4%
Boiler & Machinery	13,356	3,907	29.3%	29.3%	32.3%	32.2%
Credit	-	-	-	-	-	200%
Fidelity	5,111	1,177	23.0%	62.5%	-	43.2%
Hail	11,112	4,351	39.2%	102.4%	34.7%	104%
Legal Expense	2	-	-	-	-	-
Liability	127,369	70,535	55.4%	45.4%	39.4%	48.8%
Marine	2,095	1,083	51.7%	33.6%	113.4%	26.8%
Mortgage	716	(1,780)	-	-	144.0%	-
Property	422,101	370,701	87.8%	66%	75.8%	91.5%
Surety	15,208	11,270	74.1%	77.6%	21.4%	21.1%
Title	17	-	-		-	-

ALBERTA CONSUMER AND CORPORATE AFFAIRS
INSURANCE COMPANIES LICENSED DURING 1990

NAME AND ADDRESS	CLASSES OF INSURANCE
Abbey Life Insurance Company of Canada 3027 Harvester Road Burlington, Ontario L7N 3G9	Life, Accident & Sickness.
Actra Fraternal Benefit Society Suite 400, 2239 Yonge Street Toronto, Ontario M4S 2B5	Fraternal Life, Accident & Sickness to the extent authorized by its Articles of Incorporation, Constitution and By-Laws.
Advocate General Insurance Company of Canada 2 St. Clair Avenue West Toronto, Ontario M4V 3A4	Discontinuing - To allow its existing contracts to run to maturity, to collect premiums and pay claims, but not to undertake or renew contracts of insurance in the Province of Alberta.
Aegon Insurance Company (U.K.) Limited 34 Lakeshore Road E. Mississauga, Ontario L5G 1C8	Property, General Liability, Aircraft.
Aetna Casualty and Surety Company 145 King Street West Toronto, Ontario M5H 3T7	Property, Hail, Automobile, Fidelity, Surety, General Liability, Boiler & Machinery, Accident & Sickness, Aircraft, Marine.
Aetna Life Insurance Company 145 King Street West Toronto, Ontario M5H 3T7	Life, Accident & Sickness.
Aetna Life Insurance Company of Canada 145 King Street West Toronto, Ontario M5H 3T7	Life, Accident & Sickness.
Affiliated F. M. Insurance Company Suite 202, 155 Gordon Baker Road Willowdale, Ontario M2H 3N7	Property, Fidelity, Surety, General Liability, Boiler & Machinery.
Alberta General Insurance Company 6th Floor, 9833 - 109 Street Edmonton, Alberta T5K 2E8	Automobile, Boiler & Machinery, Aircraft, Credit, Employers' Liability, Explosion, Fire, Guarantee, Inland Transportation, Inland Marine, Livestock, Plate Glass, Marine, Property Damage, Public Liability, Sprinkler Leakage, Theft, Weather, Workman's Compensation and also to undertake any other classes of insurance and reinsurance except life, sickness and accident insurance.
Alberta Local Authorities' Reciprocal Insurance Exchange 12310 - 105 Avenue Edmonton, Alberta T5N 0Y4	General Liability.
Alberta Motor Association Insurance Company 10310 - 39A Avenue Edmonton, Alberta T6J 6R7	Property, Automobile, General Liability, Accident & Sickness.

ALBERTA CONSUMER AND CORPORATE AFFAIRS
INSURANCE COMPANIES LICENSED DURING 1990

NAME AND ADDRESS	CLASSES OF INSURANCE
Alexander Hamilton Life Insurance Company of America 85 Bloor Street East Toronto, Ontario M4W 1B4	Life, Accident & Sickness.
Allendale Mutual Insurance Company Suite 202, 155 Gordon Baker Road Willowdale, Ontario M2H 3N7	Property, Fidelity, Surety, General Liability, Boiler & Machinery, Marine.
Allstate Insurance Company 10 Allstate Parkway Markham, Ontario L3R 5P8	Property, Hail, Automobile, Fidelity, Surety, General Liability, Boiler & Machinery, Accident & Sickness.
Allstate Insurance Company of Canada 10 Allstate Parkway Markham, Ontario L3R 5P8	Property, Automobile, Fidelity, Surety, General Liability, Boiler & Machinery, Accident & Sickness.
Allstate Life Insurance Company 10 Allstate Parkway Markham, Ontario L3R 5P8	Life, Accident & Sickness.
Allstate Life Insurance Company of Canada 10 Allstate Parkway Markham, Ontario L3R 5P8	Life, Accident & Sickness.
Alpina Insurance Company Limited 375 University Avenue Toronto, Ontario M5G 2J4	Property, Automobile, General Liability.
Alta Surety Company Suite 2440, 800 Rene-Levesque Boulevard West Montreal, Quebec H3B 1X9	Surety and Fidelity.
American Bankers Insurance Company of Florida Suite 501, 40 Sheppard Avenue West Willowdale, Ontario M2N 6K9	Property, Fidelity, General Liability, Accident & Sickness.
American Bankers Life Assurance Company of Florida #501, 40 Sheppard Avenue West Willowdale, Ontario M2N 6K9	Life, Accident & Sickness.
American Credit Indemnity Company Suite 302, 405 Sherbrooke East Montreal, Quebec H2L 1J9	Credit.

ALBERTA CONSUMER AND CORPORATE AFFAIRS
INSURANCE COMPANIES LICENSED DURING 1990

NAME AND ADDRESS	CLASSES OF INSURANCE
American Home Assurance Company 145 Wellington Street West Toronto, Ontario M5J 1H8	Property, Automobile, Fidelity, Surety, General Liability, Boiler & Machinery, Accident & Sickness, Aircraft, Marine.
American Income Life Insurance Company Suite 1200, One Toronto Street Toronto, Ontario M5C 2V5	Life, Accident and Sickness.
American Life Insurance Company 145 Wellington Street West Toronto, Ontario M5J 1H8	Life, Accident & Sickness.
American Mutual Liability Insurance Company Suite 1B, 2485 Dunwin Drive Mississauga, Ontario L5L 1T1	Automobile, General Liability, Accident & Sickness, Workers' Compensation.
American National Fire Insurance Company 109A - 2103 Airport Drive Saskatoon, Saskatchewan S7L 6W2	Hail, Automobile, Fire, Boiler excluding Machinery, Earthquake, Explosion, Forgery, Inland Transportation, Personal Property, Plate Glass, Real Property, Theft and in addition thereto Falling Aircraft, Impact by Vehicles, Sprinkler Leakage, Water Damage, Weather, Windstorm limited to the insurance against the risk of fire under a policy of the company.
American Road Insurance Company The Canadian Road Oakville, Ontario L6J 5C7	Property, Automobile, Credit, Surety.
AMEX Life Assurance Company 60 Bloor Street West Suite 403 Toronto, Ontario M4W 3L8	Life, Accident & Sickness.
Anglo Canada General Insurance Company 171 Queens Avenue London, Ontario N6A 5J7	Hail, Automobile, Boiler & Machinery, Accident, Fire, Employers' Liability, Guarantee, Inland Transportation, Plate Glass, Property Damage, Public Liability, Theft, Weather, Marine.
Argonaut Insurance Company 2706, 311 - 6th Avenue North Saskatoon, Saskatchewan S7K 7A9	Discontinuing - To allow its existing contracts to run to maturity, to collect premiums and pay claims, but not to undertake or renew contracts of insurance in the Province of Alberta.
Arkwright Mutual Insurance Company Suite 700, 1881 Yonge Street Toronto, Ontario M4S 3C4	Property, Automobile, Fidelity, Surety, General Liability, Boiler & Machinery, Aircraft, Marine, Hail.

ALBERTA CONSUMER AND CORPORATE AFFAIRS
INSURANCE COMPANIES LICENSED DURING 1990

NAME AND ADDRESS	CLASSES OF INSURANCE
Assitalia-Le Assicurazioni D'Italia S.P.A. Third Floor, 1575 West Georgia Street Vancouver, British Columbia V6G 2V3	Discontinuing - To allow its existing contracts torun to maturity, to collect premiums and pay claims, but not to undertake or renew contracts of insurance in the Province of Alberta
Associated Canadian Travellers (The) 116 - 16th Avenue N.E. Calgary, Alberta T2E 1J5	Life, Accident to the extent authorized by its Articles of Incorporation, Constitution and By-Laws.
Avemco Insurance Company 133 Richmond Street West Toronto, Ontario M5H 2L3	Aircraft, Accident and Sickness.
Aviation & General Insurance Company Limited Suite 2450 Royal Bank Plaza P.O. Box 2 Toronto, Ontario M5J 2J1	General Liability, Accident & Sickness, Aircraft.
AXA Home Insurance Company 90 Eglinton Avenue East Toronto, Ontario M4P 2Y5	Property, Automobile, Fidelity, Surety, General Liability, Boiler & Machinery, Accident & Sickness, Legal Expense.
Balboa Insurance Company 201 Queens Avenue P.O. Box 5071 London, Ontario N6A 4M5	Fire, Employers' Liability, Guarantee, Inland Transportation, Personal Property, Automobile, Plate Glass, Public Liability, Real Property, Theft and in addition thereto Civil Commotion, Earthquake, Falling Aircraft, Impact by Vehicles, Limited Hail, Limited or Inherent Explosion, Sprinkler Leakage, Water Damage, Weather and Windstorm limited to the insurance of the same property as is insured against the risk of fire under a policy of the company.
Balboa Life Insurance Company 201 Queens Avenue London, Ontario N6A 1J1	Life, Accident & Sickness - company may use the name "THE PATRIOT LIFE INSURANCE COMPANY", and in French "LA PATRIOTE COMPAGNIE D'ASSURANCE-VIE", in the transaction of its business in Canada.
Bankers Life and Casualty Company Suite 2100 Scotia Plaza 40 King Street West Toronto, Ontario M5H 3C2	Life insurance limited to business arising under group policies issued to policyholders in the United States and business of reinsurance and Accident & Sickness.
Blue Cross Life Insurance Company of Canada 644 Main Street P.O. Box 220 Moncton, New Brunswick E1C 8L3	Life, Accident & Sickness.
Boiler Inspection and Insurance Company of Canada 8 King Street East Toronto, Ontario M5C 1B5	Property, General Liability, Boiler & Machinery.

ALBERTA CONSUMER AND CORPORATE AFFAIRS
INSURANCE COMPANIES LICENSED DURING 1990

NAME AND ADDRESS	CLASSES OF INSURANCE
British Aviation Insurance Company Limited (The) Suite 400, 161 Eglinton Avenue East Toronto, Ontario M4P 1J5	General Liability, Aircraft, Accident, Inland Transportation.
Calvert Insurance Company 201, 18 King Street East Toronto, Ontario M5C 2R6	Automobile, General Liability, Property.
Canada Life Assurance Company (The) 330 University Avenue Toronto, Ontario M5G 1R8	Life, Accident & Sickness.
Canada Life Casualty Insurance Company 330 University Avenue Toronto, Ontario M5G 1R8	Property, Automobile, General Liability, Accident & Sickness.
Canada West Insurance Company 10603 - 107th Avenue Edmonton, Alberta T5H 3Z1	Property, Automobile, Surety, General Liability, Guarantee.
Canadian Commerce Insurance Company (The) Suite 100, 425 Bloor Street East Toronto, Ontario M4W 3R5	Property, Automobile, General Liability, Boiler & Machinery, Accident & Sickness, Marine.
Canadian Foresters Life Insurance Society 84 Market Street Brantford, Ontario N3T 2Z7	Life - To the extent authorized by its Articles of Incorporation, Consitution and By- Laws.
Canadian General Insurance Company 2206 Eglinton Avenue East Scarborough, Ontario M1L 4S8	Property, Hail, Automobile, Fidelity, Surety, General Liability, Boiler & Machinery, Accident & Sickness, Aircraft.
Canadian Group Underwriters Insurance Company Seventh Floor, 181 University Avenue Toronto, Ontario M5H 3M7	Property, Automobile, Fidelity, General Liability, Accident & Sickness, Credit, Marine, Legal Expense
Canadian Home Assurance Company 555 Rene Levesque Boulevard West Suite 1630 Montreal, Quebec H2Z 1B1	Property, Automobile, Fidelity, Surety, General Liability, Boiler & Machinery, Marine.
Canadian Lawyers Insurance Association 600, 919 - 11th Avenue S.W. Calgary, Alberta T2R 1P3	Professional Liability Insurance.

ALBERTA CONSUMER AND CORPORATE AFFAIRS
INSURANCE COMPANIES LICENSED DURING 1990

NAME AND ADDRESS	CLASSES OF INSURANCE
Canadian Millers' Mutual Fire Insurance Company (The) 40 George Street North Cambridge, Ontario N1S 2M8	Property, Boiler & Machinery, Automobile, General Liability.
Canadian Oil & Gas Reciprocal Insurance Exchange 2700, 350-7th Avenue S.W. Calgary, Alberta T2P 3N9	General Liability Insurance and Automobile Insurance limited to excess automobile liability insurance in excess of $2,000,000 for each occurrence.
Canadian Provincial Insurance Company (The) Suite 100, 425 Bloor Street East Toronto, Ontario M4W 3R4	Property, Automobile, General Liability, Boiler & Machinery, Accident & Sickness, Marine, Fidelity.
Canadian Slovak Benefit Society 250 Villaire Avenue Windsor, Ontario N8S 2J2	Life, Accident & Sickness - To the extent authorized by its Articles of Incorporation, Constitution and By-Laws.
Canadian Surety Company (The) Seventh Floor, 2180 Yonge Street Toronto, Ontario M4S 2C2	Property, Automobile, Fidelity, Surety, General Liability, Boiler & Machinery, Accident & Sickness, Aircraft, Marine.
Canadian Universal Insurance Company Limited Suite 600, 140 Water Street St. John's, Newfoundland A1C 5X4	Discontinuing - To allow its existing contracts to run to maturity, to collect premiums and pay claims, but not to undertake or renew contracts of insurance in the Province of Alberta.
Canadian Universities Reciprocal Insurance Exchange Suite 1700, 150 York Street Toronto, Ontario M5H 3S5	Liability, Property.
Canassurance General Insurance Company Inc. Suite 160, 550 Sherbrooke Street West Montreal, Quebec H3A 1B9	Property.
Capitol Life Insurance Company (The) Tenth Floor, 372 Bay Street Toronto, Ontario M5H 2X5	Life.
Centennial Insurance Company Suite 309, 75 Front Street East Toronto, Ontario M5E 1V9	Property, Automobile, Boiler excluding Machinery, Marine, Employers' Liability, Explosion, Fire, Inland Transportation, Plate Glass, Personal Property, Real Property, Public Liability, Theft and in addition thereto Earthquake, Falling Aircraft, Hail, Impact by Vehicles, Water Damage, Sprinkler Leakage, Weather and Windstorm limited to the insurance of the same property as is insured under a policy of fire insurance of the company.

ALBERTA CONSUMER AND CORPORATE AFFAIRS
INSURANCE COMPANIES LICENSED DURING 1990

NAME AND ADDRESS	CLASSES OF INSURANCE
Chateau Insurance Company Suite 600, 2300 Yonge Street Toronto, Ontario M4P 2X3	Property, Automobile, Fidelity, Surety, General Liability, Boiler & Machinery, Accident & Sickness, Aircraft.
Chequers Insurance Company Suite 300, 133 Richmond Street West Toronto, Ontario M5H 2L3	Fire, Automobile, Liability, Hail.
Chicago Title Insurance Company Tenth Floor, 372 Bay Street Toronto, Ontario M5H 2X5	Title.
Chrysler Insurance Company Suite 202, 2233 Argentia Road Mississauga, Ontario L5N 2X7	Property, Automobile, Surety, General Liability, Accident & Sickness.
Chrysler Life Insurance Company of Canada Suite 202, 2233 Argentia Road Mississauga, Ontario L5N 2X7	Life, Accident & Sickness to the extent authorized by its Instruments of Incorporation.
Chubb Insurance Company of Canada BCE Place, 161 Bay Street Toronto, Ontario M5J 2S1	Property, Automobile, Fidelity, Surety, General Liability, Boiler & Machinery, Accident & Sickness, Marine.
CIGNA Insurance Company of Canada Suite 500, 100 Consilium Place Scarborough, Ontario M1H 3E3	Property, Hail, Automobile, Fidelity, Surety, General Liability, Boiler & Machinery, Accident & Sickness, Aircraft, Marine.
CIGNA Life Insurance Company of Canada 20 Adelaide Street East Toronto, Ontario M5C 2T6	Life, Accident & Sickness.
CIGNA Property & Casualty Insurance Company Suite 500, 100 Consilium Place Scarborough, Ontario M1H 3E3	Discontinuing - To allow its existing contracts to run to maturity, to collect premiums and pay claims, but not to undertake or renew contracts of insurance in the Province of Alberta.
Citadel General Assurance Company (The) 1075 Bay Street Toronto, Ontario M5S 2W5	Property, Automobile, Fidelity, Surety, General Liability, Boiler & Machinery, Accident & Sickness, Aircraft, Legal Expense.
Citadel Life Assurance Company (The) 1075 Bay Street Toronto, Ontario M5S 2W5	Life, Accident & Sickness.

ALBERTA CONSUMER AND CORPORATE AFFAIRS
INSURANCE COMPANIES LICENSED DURING 1990

NAME AND ADDRESS	CLASSES OF INSURANCE
College Retirement Equities Fund Ste. 200, 4 King Street West Toronto, Ontario M5H 1B6	Life.
Colonia Life Insurance Company Colonia Place, 2 St. Clair Avenue East Toronto, Ontario M4T 2V6	Life, Accident & Sickness.
Combined Insurance Company of America 980 Yonge Street P.O. Box 4081, Station A Toronto, Ontario M5W 1M7	Life, Accident & Sickness.
Commerce Group Insurance Company (The) 2450 West Girouard Street P.O. Box 1000 St. Hyacinthe, Quebec J2S 7C4	Property.
Commerce and Industry Insurance Company of Canada 145 Wellington Street West Toronto, Ontario M5J 1H8	Property, Hail, Automobile, Fidelity, Surety, General Liability, Boiler & Machinery, Accident & Sickness, Aircraft, Credit.
Commercial Travelers Mutual Insurance Company Suite 209, 5399 Eglinton Avenue West Etobicoke, Ontario M9C 5K6	Accident & Sickness.
Commercial Union Assurance Company plc P.O. Box 441 Toronto Dominion Centre Toronto, Ontario M5K 1L9	Property, Aircraft, Marine.
Commercial Union Life Assurance Company of Canada 100 Consilium Place, Sixth Floor P.O. Box 370, Station A Scarborough, Ontario M1K 5C3	Life, Accident & Sickness.
Commonwealth Insurance Company #715, 2 Bentall Centre 555 Burrard Street Vancouver, British Columbia V7X 1J3	Property, Automobile, Fidelity, Surety, General Liability, Boiler & Machinery, Accident & Sickness, Aircraft, Marine.
Confederation Life Insurance Company 321 Bloor Street East Toronto, Ontario M4W 1H1	Life, Accident & Sickness.

ALBERTA CONSUMER AND CORPORATE AFFAIRS
INSURANCE COMPANIES LICENSED DURING 1990

NAME AND ADDRESS	CLASSES OF INSURANCE
Connecticut General Life Insurance Company 5th Floor, 20 Adelaide Street East Toronto, Ontario M5C 2T6	Life, Accident & Sickness.
Constellation Assurance Company 26 Wellington Street East Toronto, Ontario M5E 1J6	Accident & Sickness.
Constitution Insurance Company of Canada 500 University Avenue Toronto, Ontario M5G 1V9	Property, Automobile, Fidelity, Surety, General Liability, Accident & Sickness, Legal Expense.
Continental Assurance Company 1075 Bay Street Toronto, Ontario M5S 2S5	Life, Accident & Sickness.
Continental Casualty Company 1075 Bay Street Toronto, Ontario M5S 2W5	Property, Automobile, Fidelity, Surety, General Liability, Boiler & Machinery, Accident & Sickness, Aircraft, Marine.
Continental Insurance Company (The) 439 University Avenue P.O. Box 219A Phoenix House Toronto, Ontario M5W 1B6	Property, Hail, Automobile, Fidelity, Surety, General Liability, Boiler & Machinery, Accident & Sickness, Aircraft, Credit, Marine.
Continental Insurance Company of Canada (The) 439 University Avenue P.O. Box 219A Phoenix House Toronto, Ontario M5W 1B6	Property, Hail, Automobile, Fidelity, Surety, General Liability, Boiler & Machinery, Accident & Sickness, Aircraft, Credit, Marine.
Cooperants Mutual Life Insurance Society 16th floor, 600 Maisonneuve West Montreal, Quebec H3A 3J9	Life, Accident & Sickness.
Cornhill Insurance Company of Canada Suite 100, 425 Bloor Street East Toronto, Ontario M4W 3R5	Property, Automobile, Surety, General Liability, Boiler & Machinery, Accident & Sickness, Credit, Marine, Fidelity.
Coronation Insurance Company Limited 201, 18 King Street East Toronto, Ontario M5C 2R6	Property, Hail, Automobile, Accident, Aircraft, Public Liability.
Coseco Insurance Company Priory Square Guelph, Ontario N1H 6P8	Property, Automobile, General Liability.

ALBERTA CONSUMER AND CORPORATE AFFAIRS
INSURANCE COMPANIES LICENSED DURING 1990

NAME AND ADDRESS	CLASSES OF INSURANCE
Co-operators General Insurance Company Priory Square Guelph, Ontario N1H 6P6	Property, Hail, Automobile, Fidelity, Surety, General Liability, Boiler & Machinery, Accident & Sickness, Aircraft, Legal Expense.
Co-operators Life Insurance Company 1920 College Avenue Regina, Saskatchewan S4P 1C4	Life, Accident & Sickness.
Credit Life Insurance Company (The) Suite 600, 133 Richmond Street West Toronto, Ontario M5H 2L3	Life, Accident & Sickness.
Croatian Fraternal Union of America c/o Touche Ross & Company 1 First Canadian Place, 100 King Street West Toronto, Ontario M5X 1B3	Life, Accident & Sickness - To the extent authorized by its Articles of Incorporation, Constitution and By-Laws.
Crown Life Insurance Company 120 Bloor Street East Toronto, Ontario M4W 1B8	Life, Accident & Sickness.
Cumis General Insurance Company 151 North Service Road P.O. Box 5065 Burlington, Ontario L7R 4C2	Property, Automobile, Fidelity, Surety, General Liability, Boiler & Machinery, Accident & Sickness.
Cumis Life Insurance Company 151 North Service Road P.O. Box 5065 Burlington, Ontario L7R 4C2	Life, Accident & Sickness to the extent authorized by its Instruments of Incorporation.
Cuna Mutual Insurance Society 151 North Service Road P.O. Box 5065 Burlington, Ontario L7R 4C2	Discontinuing - To allow its existing contracts to run to maturity, to collect premiums and pay claims, but not to undertake or renew contracts of insurance in the Province of Alberta.
Desjardins Life Assurance Company 200 Avenue des Commandeurs Levis, Quebec G6V 6R2	Life, Accident & Sickness.
Dominion of Canada General Insurance Company (The) 165 University Avenue Toronto, Ontario M5H 3B9	Property, Automobile, Fidelity, Surety, General Liability, Boiler & Machinery, Accident & Sickness, Aircraft, Hail.

ALBERTA CONSUMER AND CORPORATE AFFAIRS
INSURANCE COMPANIES LICENSED DURING 1990

NAME AND ADDRESS	CLASSES OF INSURANCE
Dominion Insurance Corporation (The) Box 219A Phoenix House 439 University Avenue Toronto, Ontario M5W 1B6	Property, Hail, Automobile, Fidelity, Surety, General Liability, Boiler & Machinery, Accident & Sickness, Aircraft, Credit, Marine.
Eagle Star Insurance Company Limited Suite 309, 75 Front Street East Toronto, Ontario M5E 1V9	Property, Automobile, Fidelity, Surety, General Liability, Boiler & Machinery, Accident & Sickness, Aircraft, Marine.
Ecclesiastical Insurance Office Public Limited Company Suite 502, 2300 Yonge Street Toronto, Ontario M4P 1E4	Property, Automobile, General Liability, Boiler & Machinery.
Economical Mutual Insurance Company 111 Westmount Road South Waterloo, Ontario N2J 4S4	Property, Automobile, Fidelity, Surety, General Liability, Boiler & Machinery, Accident & Sickness.
Electrical Workers' Benefit Association Suite 401, 45 Sheppard Avenue East Willowdale, Ontario M2N 5Y1	Fraternal Life - To the extent authorized by its Articles of Incorporation, Constitution and By-Laws.
Elite Insurance Company P.O. Box 2018 505 York Boulevard Hamilton, Ontario L8N 3S3	Property, Automobile, Fidelity, Surety, General Liability, Boiler & Machinery, Aircraft, Marine, Accident & Sickness.
Empire Life Insurance Company (The) 243 King Street East P.O. Box 1000 Kingston, Ontario K7L 4Y4	Life, Accident & Sickness.
Employers Reinsurance Corporation Suite 807, University Place 123 Front Street West Toronto, Ontario M5J 2M2	General Liability.
Employers Insurance of Wausau A Mutual Company Suite 201, 3650 Victoria Park Avenue North York, Ontario M2H 3P7	Property, Automobile, Fidelity, Surety, General Liability, Boiler & Machinery, Accident & Sickness, Aircraft, Marine.
English & American Insurance Company Limited Suite 1200, 48 Yonge Street Toronto, Ontario M5E 1G6	Discontinuing - To allow its existing contracts to runto maturity, to collect premiums and pay claims, but not to undertake or renew contracts of insurance in the Province of Alberta

ALBERTA CONSUMER AND CORPORATE AFFAIRS
INSURANCE COMPANIES LICENSED DURING 1990

NAME AND ADDRESS	CLASSES OF INSURANCE
Equitable General Insurance Company (The) 200 St. Jacques Street West Montreal, Quebec H2Y 1M2	Discontinuing - To allow its existing contracts to run to maturity, to collect premiums and pay claims, but not to undertake or renew contracts of insurance in the Province of Alberta.
Equitable Life Assurance Society of the United States (The) Suite 2310, 1155 Dorchester West Montreal, Quebec H3B 2K2	Life, Accident & Sickness.
Equitable Life Insurance Company of Canada (The) One Westmount Road North Waterloo, Ontario N2J 4C7	Life, Accident & Sickness.
Federal Insurance Company 26 Wellington Street East Toronto, Ontario M5E 1S2	Property, Automobile, Fidelity, Surety, General Liability, Boiler & Machinery, Accident & Sickness, Marine.
Federated Insurance Company of Canada P.O. Box 5800 717 Portage Avenue Winnipeg, Manitoba R3C 3C9	Property, Automobile, Fidelity, Surety, General Liability, Boiler & Machinery, Accident & Sickness.
Federated Life Insurance Company of Canada P.O. Box 5800 717 Portage Avenue Winnipeg, Manitoba R3C 3C9	Life, Accident & Sickness.
Federated Mutual Insurance Company P.O. Box 5800 Winnipeg, Manitoba R3C 3C9	Discontinuing - To allow its existing contracts to run to maturity, to collect premiums and pay claims, but not to undertake or renew contracts of insurance in the Province of Alberta.
Federation Insurance Company of Canada Suite 2000, 1080 Beaver Hall Hill Montreal, Quebec H2Z 1S8	Property, Automobile,Fidelity, Surety, General Liability, Boiler & Machinery, Marine.
Financial Life Assurance Company of Canada 10 Four Seasons Place Etobicoke, Ontario M9B 6J2	Life, Accident & Sickness.
Fire Insurance Company of Canada (The) 2475 Boulevard Laurier Sillery, Quebec G1T 1C4	Discontinuing - To allow its existing contracts to run to maturity, to collect premiums and pay claims, but not to undertake or renew contracts of insurance in the Province of Alberta.
Fireman's Fund Insurance Company Suite 1201, 390 Bay Street Toronto, Ontario M5H 2Y2	Property, Automobile, Fidelity, Surety, General Liability, Aircraft, Marine, Boiler & Machinery.

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INSURANCE COMPANIES LICENSED DURING 1990

NAME AND ADDRESS	CLASSES OF INSURANCE
First Canadian Insurance Corporation Suite 209, 320 Sioux Road Sherwood Park, Alberta T8A 3X6	Life, Accident & Sickness.
First National Insurance Company of America P.O. Box 3000, Station "A" Mississauga, Ontario L5A 3P6	Property, Automobile, Fidelity, Surety, General Liability.
First North American Insurance Company 5650 Yonge Street North York, Ontario M2M 4G4	Accident & Sickness.
Ford Life Insurance Company The Canadian Road Oakville, Ontario L6J 5C7	Life, Accident & Sickness.
Foremost Insurance Company, Grand Rapids, Michigan Tenth Floor, 372 Bay Street Toronto, Ontario M5H 2X5	Fire, Automobile, Aircraft, Credit, Explosion, Inland Transportation, Personal Accident, Personal Property, Plate Glass, Public Liability, Real Property, Theft and in addition thereto Earthquake, Falling Aircraft, Hail, Impact by Vehicles, Water Damage, Weather and Windstorm limited to the insurance of the same property as is insured against the risk of fire under a policy of the company.
Foresters Indemnity Company 789 Don Mills Road Don Mills, Ontario M3C 1T9	Property, General Liability, Accident & Sickness.
Franklin Life Insurance Company (The) Suite 2100, Scotia Plaza 40 King Street W. Toronto, Ontario M5H 1B5	Life, Accident & Sickness.
GAN Canada Insurance Company Suite 1607, 180 Dundas Street West Toronto, Ontario M5G 1Z8	Property, Boiler & Machinery, Hail, Accident & Sickness, Automobile, General Liability.
General Accident Assurance Company of Canada (The) 2600 The Exchange Tower 2 First Canadian Place; P.O. Box 410 Toronto, Ontario M5Y 1J1	Property, Automobile, Fidelity, Surety, General Liability, Boiler & Machinery, Accident & Sickness, Aircraft.
General American Life Insurance Company c/o Blaney, McMurtry, & Stappells, 1400, 20 Queen Street Toronto, Ontario M5H 2V3	Life, Accident & Sickness.

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INSURANCE COMPANIES LICENSED DURING 1990

NAME AND ADDRESS	CLASSES OF INSURANCE
General Insurance Company of America P.O. Box 3000, Station "A" Mississauga, Ontario L5A 3P6	Property, Automobile, Fidelity, Surety, General Liability.
Gerling Global General Insurance Company 480 University Avenue Toronto, Ontario M5G 1V6	Accident & Sickness, Aircraft, Automobile, Boiler & Machinery, Employers' Liability, Explosion, Fire, Guarantee, Inland Transportation, Inland Marine, Livestock, Plate Glass, Property Damage, Public Liability, Sprinkler Leakage, Theft, Weather, Workers' Compensation.
Gerling Global Life Insurance Company 480 University Avenue Toronto, Ontario M5G 1V6	Life, Accident & Sickness.
Glacier National Life Assurance Company 980 - 505 Burrard Street Vancouver, British Columbia V7X 1S3	Life, Accident & Sickness.
Globe Life Insurance Company Suite 601, 980 Yonge Street Toronto, Ontario M4W 2J9	Life, Accident & Sickness.
Gold Circle Insurance Company 100 Osborne Street North Winnipeg, Manitoba R3C 3A5	Discontinuing - To allow its existing contracts to run to maturity, to collect premiums and pay claims, but not to undertake or renew contracts of insurance in the Province of Alberta.
Gore Mutual Insurance Company 252 Dundas Street Cambridge, Ontario N1R 5T3	Fire, Aircraft, Automobile, Boiler & Machinery, Credit, Explosion, Forgery, Guarantee, Inland Transportation, Livestock, Personal Property, Plate Glass, Accident & Sickness, Real Property, Theft, Windstorm and in addition thereto Earthquake, Falling Aircraft, Hail, Impact by Vehicles, Sprinkler Leakage, Water Damage, Weather limited to the insurance of the same property as is insured under a policy of fire of the company.
Grain Insurance and Guarantee Company 906 Grain Exchange Building 167 Lombard Avenue Winnipeg, Manitoba R3B 0V9	Property, Fidelity, Surety, General Liability.
Grand Orange Lodge of British America Benefit Fund (The) 94 Sheppard Avenue West Willowdale, Ontario M2N 1M5	Fraternal Life - To the extent authorized by its Articles of Incorporation, Constitution and By-Laws.
Great American Insurance Company 109A - 2103 Airport Drive Saskatoon, Saskatchewan S7L 6W2	Property, Hail, Automobile, Fidelity, Surety, General Liability, Boiler & Machinery, Accident & Sickness, Aircraft, Marine.

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NAME AND ADDRESS	CLASSES OF INSURANCE
Great-West Life Assurance Company (The) 100 Osborne Street North Winnipeg, Manitoba R3C 3A5	Life, Accident & Sickness.
Guarantee Company of North America (The) 15th Floor Place du Canada Montreal, Quebec H3B 2R4	General Liability, Fidelity, Surety.
Guardian Insurance Company of Canada 181 University Avenue Toronto, Ontario M5H 3M7	Property, Automobile, Fidelity, Surety, General Liability, Boiler & Machinery, Accident & Sickness, Aircraft, Credit, Marine, Legal Expense.
Halifax Insurance Company (The) 75 Eglinton Avenue East Toronto, Ontario M4P 3A4	Property, Hail, Automobile, Fidelity, Surety, General Liability, Boiler & Machinery, Accident & Sickness, Aircraft, Marine.
Hanover Insurance Company (The) c/o O'Neil & Company (Underwriters) Ltd. Suite 404, 40 St. Clair Avenue West Toronto, Ontario M4V 1M2	Property, Automobile, Fidelity, Surety, General Liability, Accident & Sickness.
Hartford Fire Insurance Company 20 York Mills Road Willowdale, Ontario M2P 2C2	Property, Hail, Automobile, Fidelity, Surety, General Liability, Boiler & Machinery, Accident & Sickness, Aircraft, Marine.
Hartford Insurance Company of Canada 20 York Mills Road Willowdale, Ontario M2P 2C2	Property, Hail, Automobile, Fidelity, Surety, General Liability, Boiler & Machinery, Accident & Sickness, Aircraft, Marine.
Herald Insurance Company 121 King Street West Toronto, Ontario M5H 3T9	Property, Automobile, Fidelity, Surety, General Liability, Boiler & Machinery, Accident & Sickness, Aircraft, Marine.
Home Insurance Company (The) Suite 309, 75 Front Street East Toronto, Ontario M5E 1V9	Property, Automobile, Fidelity, Surety, General Liability, Boiler & Machinery, Accident & Sickness, Aircraft, Marine.
Imperial Life Assurance Company of Canada (The) 95 St. Clair Avenue West Toronto, Ontario M4V 1N7	Life, Accident & Sickness.
Independent Mutual Benefit Federation 316A Oakwood Avenue Toronto, Ontario M6E 2V7	Sickness, Funeral Benefits.

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NAME AND ADDRESS	CLASSES OF INSURANCE
Independent Order of Foresters (The) 789 Don Mills Road Don Mills, Ontario M3C 1T9	Life, Accident & Sickness - To the extent authorized by its Articles of Incorporation, Constitution and By-Laws.
Industrial-Alliance Life Insurance Company 1080, Chemin St. Louis Sillery, Quebec G1K 7M3	Life, Accident and Sickness.
Insurance Company of North America Suite 500, 100 Consilium Place Scarborough, Ontario M1H 3E3	Property, Hail, Automobile, Fidelity, Surety, General Liability, Boiler & Machinery, Accident & Sickness, Aircraft, Marine.
Insurance Corporation of Ireland Limited (The) Suite 309, 75 Front Street East Toronto, Ontario M5E 1V9	Discontinuing - To allow its existing contracts to run to maturity, to collect premiums and pay claims, but not to undertake or renew contracts of insurance in the Province of Alberta.
Jevco Insurance Company Room 1150, 2021 Union Avenue Montreal, Quebec H3A 2S9	Property, Automobile, Surety, General Liability.
John Alden Life Insurance Company 206 - 900 St. James Street, Box 2266 Winnipeg, Manitoba R3G 3J7	Life, Accident & Sickness.
John Deere Insurance Company of Canada South Service Road at Hunter P.O. Box 1000 Grimsby, Ontario L3M 4H5	Property, Automobile, Fidelity, Surety, General Liability, Accident & Sickness, Credit.
John Hancock Mutual Life Insurance Company Tenth Floor, 372 Bay Street Toronto, Ontario M5H 2X5	Life, Accident & Sickness.
Jubilee Reciprocal Insurance Exchange 2100 Royal Trust Tower Edmonton Centre Edmonton, Alberta T5J 0Y2	Property.
Kansa General Insurance Company Suite 1150, 2021 Union Street Montreal, Quebec H3A 2S9	Property, Automobile, Surety, General Liability.
Knights of Columbus 2430 Munroe Avenue Saskatoon, Saskatchewan S7J 1S7	Fraternal Life - To the extent authorized by its Articles of Incorporation, Constitution and By-Laws.

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INSURANCE COMPANIES LICENSED DURING 1990

NAME AND ADDRESS	CLASSES OF INSURANCE
Laurentian Pacific Insurance Company 15th Floor Laurentian Pacific Place 1140 West Pender Street; P.O. Box 21 Vancouver, British Columbia V6E 4G1	Property, Hail, Automobile, Fidelity, Surety, General Liability, Boiler & Machinery, Accident & Sickness, Aircraft, Credit, Marine.
Laurentian Casualty Company of Canada 25th flr., 1100 Dorchester Boulevard West Montreal, Quebec H3B 4P4	Property, Automobile, Fidelity, Surety, General Liability, Boiler & Machinery, Accident & Sickness, Aircraft, Marine.
Laurentian Life Insurance Company Inc. 500 Grande-Alle East Quebec, Quebec G1R 2J7	Life, Accident and Sickness. Subject to limitation and restriction in accordance with the Order issued by the Minister of Consumer and Corporate Affairs on November 19, 1986.
Laurentian Life Insurance Company of Canada 500 Grande Allee est Quebec, Quebec G1R 2J7	Life, Accident and Sickness.
Laurentian Shield Insurance Company (The) 25th flr., 1100 Dorchester Boulevard West Montreal, Quebec H3B 4P4	Property, Automobile, Fidelity, Surety, General Liability, Boiler & Machinery, Accident & Sickness.
Laurier Life Insurance Company 9th Floor, 304 The East Mall Etobicoke, Ontario M9B 6E2	Life, Accident & Sickness.
Lawyers Title Insurance Corporation Suite 1700, 65 Queen Street West Toronto, Ontario M5H 2M5	Title.
Le Groupe Desjardins, Assurances Generales 100 East Trans-Canada Highway Levis, Quebec G6V 6P9	Discontinuing - To allow its existing contracts to run to maturity, to collect premiums and pay claims, but not to undertake or renew contracts of insurance in the Province of Alberta.
Liberty Life Assurance Company of Boston 1200 Eglinton Avenue East Don Mills, Ontario M3C 1J2	Life, Accident and Sickness.
Liberty Mutual Fire Insurance Company 1200 Eglinton Avenue East Don Mills, Ontario M3C 1J2	Property, Automobile, Fidelity, Surety, General Liability, Boiler & Machinery, Accident & Sickness, Aircraft.
Liberty Mutual Insurance Company 1200 Eglinton Avenue East Don Mills, Ontario M3C 1J2	Property, Automobile, Fidelity, Surety, General Liability, Boiler & Machinery, Accident & Sickness, Aircraft.

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NAME AND ADDRESS	CLASSES OF INSURANCE
Life Insurance Company of North America 5th floor, 20 Adelaide Street East Toronto, Ontario M5C 2T6	Life, Accident & Sickness.
Life Investors Insurance Company of America Suite 1200, One Toronto Street Toronto, Ontario M5C 2V5	Life, Accident and Sickness limited to the writing of group contracts.
London Assurance (The) 9th Floor, 48 Yonge Street Toronto, Ontario M5E 1G8	Discontinuing - To allow its existing contracts to run to maturity, to collect premiums and pay claims, but not to undertake or renew contracts of insurance in the Province of Alberta.
London Life Insurance Company 255 Dufferin Avenue London, Ontario N6A 4K1	Life, Accident & Sickness.
London and Midland General Insurance Company 201 Queens Avenue London, Ontario N6A 1J1	Property, Automobile, Fidelity, Surety, General Liability, Boiler & Machinery, Accident & Sickness, Legal Expense.
Longroup Insurance Company Suite 3400 Royal Trust Tower P.O. Box 27 Toronto Dominion Centre Toronto, Ontario M5K 1A1	Property, Hail, Automobile, Fidelity, Surety, General Liability, Boiler & Machinery, Accident & Sickness, Aircraft, Marine, Legal.
Lumbermens Mutual Casualty Company 320 Front Street West Toronto, Ontario M5V 3B6	Property, Automobile, Boiler & Machinery, Fidelity, Surety, General Liability, Accident & Sickness, Aircraft.
Lumbermen's Underwriting Alliance #500, 185 Dorval Avenue Dorval, Quebec H9S 5J9	Property.
Lutheran Life Insurance Society of Canada 470 Webber Street North Waterloo, Ontario N2J 4G4	Life, Accident & Sickness - To the extent authorized by its Articles of Incorporation, Constitution and By-Laws.
Maccabees Life Insurance Company Suite 906, 100 Ouellette Avenue Windsor, Ontario N9A 6T3	Discontinuing - To allow its existing contracts to run to maturity, to collect premiums and pay claims, but not to undertake or renew contracts of insurance in the Province of Alberta.
Manufacturers Life Insurance Company (The) 200 Bloor Street East Toronto, Ontario M4W 1E5	Life, Accident & Sickness.

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NAME AND ADDRESS	CLASSES OF INSURANCE
Maplex General Insurance Company 3027 Harvester Road Burlington, Ontario L7N 3P4	Property, Automobile, Fidelity, General Liability, Accident & Sickness.
Marine Indemnity Insurance Company of America Suite 1200, 48 Yonge Street Toronto, Ontario M5E 1G6	Property, Marine, Liability.
Maritime Life Assurance Company (The) P.O. Box 1030 Halifax, Nova Scotia B3J 2X5	Life, Accident & Sickness.
Markel Insurance Company of Canada #831, 20 Dundas Street West Toronto, Ontario M5G 2C2	Property, Hail, Automobile, Surety, General Liability, Boiler & Machinery, Accident & Sickness, Aircraft, Marine, Fidelity.
Maryland Casualty Company Suite 4000, 1 Place Ville Marie Montreal, Quebec H3B 4M4	Discontinuing - To allow its existing contracts to run to maturity, to collect premiums and pay claims, but not to undertake or renew contracts of insurance in the Province of Alberta.
Massachusetts Indemnity and Life Insurance Company Suite 201, 755 The Queensway East Mississauga, Ontario L4Y 4C5	Life, Accident & Sickness.
Massachusetts Mutual Life Insurance Company Tenth Floor, 372 Bay Street Toronto, Ontario M5H 2X5	Life, Accident & Sickness.
Mennonite Mutual Relief Insurance Company Ltd. 76 Skyline Crescent N.E. Calgary, Alberta T2K 5X7	Fire and in addition thereto Hail, Smoke Damage, Windstorm limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Mercantile and General Reinsurance Company of Canada University Place, 123 Front Street West Toronto, Ontario M5J 2M7	Property, Hail, Automobile, Fidelity, Surety, General Liability, Boiler & Machinery, Legal Expense, Accident & Sickness, Aircraft, Credit, Marine limited to the business of reinsurance.
Metropolitan General Insurance Company Suite 205, 770 Sherbrooke Street West Montreal, Quebec H3A 1G1	Property, Automobile, General Liability, Accident & Sickness, Aircraft.
Metropolitan Insurance Company Suite 1700, 1 University Avenue Toronto, Ontario M5J 2P2	Property, Liability, Automobile, Boiler & Machinery, Fidelity, Surety, Marine.

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INSURANCE COMPANIES LICENSED DURING 1990

NAME AND ADDRESS	CLASSES OF INSURANCE
Metropolitan Life Insurance Company 99 Bank Street Ottawa, Ontario K1P 5A3	Life, Accident & Sickness, Aircraft limited to the business of reinsurance only.
Metropolitan Life Insurance Company of Canada 99 Bank Street Ottawa, Ontario K1P 5A3	Life, Accident & Sickness.
MIC Life Insurance Corporation Suite 400, 8500 Leslie Street P.O. Box 6000 Thornhill, Ontario L3T 4S5	Life, Accident & Sickness.
Minnesota Mutual Life Insurance Company (The) 10th flr., 372 Bay Street Toronto, Ontario M5H 2X5	Life.
Missisquoi Insurance Company P.O. Box 70 30 Principale Street Frelighsburg, Quebec J0J 1C0	Automobile, Accident & Sickness.
Mortgage Insurance Company of Canada (The) Suite 1600, Box 12 One Dundas Street West Toronto, Ontario M5G 1Z3	Fidelity, Surety, Mortgage, Real Property.
Motors Insurance Corporation Suite 400, 8500 Leslie Street Thornhill, Ontario L3T 4S5	Property, Automobile, Surety, General Liability.
Mutual Life Assurance Company of Canada (The) 227 King Street South Waterloo, Ontario N2J 4C5	Life, Accident & Sickness.
Mutual Life Insurance Company of New York (The) One Concord Gate Don Mills, Ontario M3C 3N6	Life, Accident & Sickness.
Mutual of Omaha Insurance Company 500 University Avenue Toronto, Ontario M5G 1V8	Life, Accident & Sickness.
NAC Reinsurance Corporation Suite 141, 6 Lansing Square Willowdale, Ontario M2J 1T5	Property, Hail, Automobile, Accident & Sickness, Fidelity, Liability.

ALBERTA CONSUMER AND CORPORATE AFFAIRS
INSURANCE COMPANIES LICENSED DURING 1990

NAME AND ADDRESS	CLASSES OF INSURANCE
National Fidelity Life Insurance Company Suite 508, 10 Milner Business Centre Scarborough, Ontario M1B 3C6	Life, Accident & Sickness.
National Life Assurance Company of Canada (The) 522 University Avenue Toronto, Ontario M5G 1Y7	Life, Accident & Sickness.
New Hampshire Insurance Company 145 Wellington Street West Toronto, Ontario M5J 1H8	Property, Automobile, General Liability, Boiler & Machinery, Accident & Sickness, Aircraft.
New Rotterdam Insurance Company P.O. Box 2018 505 York Boulevard Hamilton, Ontario L8N 3S3	Property, Hail, Automobile, Surety, General Liability.
New York Life Insurance Company Suite 1600, 121 Bloor Street East Toronto, Ontario M4W 3N2	Life, Accident & Sickness.
New York Life Insurance Company of Canada Suite 1600, 121 Bloor Street East Toronto, Ontario M4W 3N2	Life, Accident & Sickness.
Niagara Fire Insurance Company P.O. Box 219A Phoenix House 439 University Avenue Toronto, Ontario M5W 1B6	Property, Hail, Automobile, Fidelity, Surety, General Liability, Boiler & Machinery, Accident & Sickness, Aircraft, Credit, Marine.
NN Life Insurance Company of Canada One Concorde Gate Don Mills, Ontario M3C 3N6	Life, Accident & Sickness.
Non-Marine Underwriters, Members of Lloyd's, London, England Suite 1400, 1155 University Street Montreal, Quebec H3B 1S3	Property, Automobile, Fidelity, General Liability, Boiler & Machinery, Accident & Sickness, Aircraft, Legal Expense.
Norman Insurance Company Limited 2475 Laurier Boulevard Sillery, Quebec G1V 4E4	Property, Automobile, General Liability, Aircraft.
North American Benefit Association P.O. Box 234 Sarnia, Ontario N7T 7H9	Fraternal Life - To the extent authorized by its Articles of Incorporation, Constitution and By-Laws.

ALBERTA CONSUMER AND CORPORATE AFFAIRS
INSURANCE COMPANIES LICENSED DURING 1990

NAME AND ADDRESS	CLASSES OF INSURANCE
North American Life Assurance Company 5650 Yonge Street North York, Ontario M2M 4G4	Life, Accident & Sickness.
North American Life and Casualty Company #908, 797 Don Mills Road Don Mills, Ontario M3C 1V2	Life, Accident & Sickness.
North West Commercial Travellers Association of Canada 291 Garry Street Winnipeg, Manitoba R3C 2H6	Life - To the extent authorized by its Articles of Incorporation, Constitution and By- Laws.
North West Life Assurance Company of Canada (The) 800 - 1040 West Georgia Street Vancouver, British Columbia V6E 4H1	Life, Accident & Sickness.
Norwich Union Fire Insurance Society Limited 60 Yonge Street Toronto, Ontario M5E 1H5	Marine, Inland Transportation, Property.
Norwich Union Life Insurance Society (The) 60 Yonge Street Toronto, Ontario M5E 1H5	Life.
Old Republic Insurance Company 105 Main Street East Hamilton, Ontario L8N 3K9	Property, Automobile, General Liability, Accident & Sickness, Aircraft.
Old Republic Life Insurance Company 105 Main Street East Hamilton, Ontario L8N 3K9	Life, Accident & Sickness.
Omaha Indemnity Company Third Floor, 500 University Avenue Toronto, Ontario M5G 1V8	Discontinuing - To allow its existing contracts to run to maturity, to collect premiums and pay claims, but not to undertake or renew contracts of insurance in the Province of Alberta.
Order of United Commercial Travelers of America (The) P.O. Box 2637 Station "B" Kitchener, Ontario N2H 6N2	Accident & Sickness - To the extent authorized by its Articles of Incorporation, Constitution and By-Laws,
Orion Insurance Company Limited (The) 75 Eglinton Avenue East Toronto, Ontario M4P 3A4	Fire, Accident, Aircraft, Automobile, Boiler excluding Machinery, Inland Transportation, Personal Property, Real Property, Plate Glass, Sickness, Theft, Supplemental Contracts.

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INSURANCE COMPANIES LICENSED DURING 1990

NAME AND ADDRESS	CLASSES OF INSURANCE
Pacific Employers Insurance Company Suite 500, 100 Consilium Place Scarborough, Ontario M1H 3E3	Discontinuing - To allow its existing contracts to run to maturity, to collect premiums and pay claims, but not to undertake or renew contracts of insurance in the Province of Alberta.
Pafco Insurance Company Limited 212 King Street West Toronto, Ontario M5H 1K5	Property, Hail, Automobile, Fidelity, Surety, General Liability, Boiler & Machinery, Accident & Sickness, Aircraft, Credit, Marine.
Pafco International Insurance Company Suite 500, 212 King Street West Toronto, Ontario M5H 1K5	Property, Automobile, Fidelity, Surety, General Liability, Accident & Sickness, Marine.
Paul Revere Life Insurance Company P.O. Box 5044 440 Elizabeth Street Burlington, Ontario L7R 4C1	Life, Accident & Sickness.
Peace Hills General Insurance Company 902 Kensington Place 10011 - 109th Street Edmonton, Alberta T5J 1M1	Property, Automobile, Fidelity, Surety, General Liability, Boiler & Machinery, Aircraft, Credit, Title, Mortgage, Marine.
Penn Mutual Life Insurance Company (The) 372 Bay Street Toronto, Ontario M5H 2X5	Life.
Pennsylvania Life Insurance Company Queensway Centre, 2345 Stanfield Road Mississauga, Ontario L4Y 3Y3	Life, Accident & Sickness.
Personal Insurance Company of Canada (The) The Personal Tower, 703 Evans Avenue Etobicoke, Ontario M9C 5A7	Property, Automobile, Fidelity, Surety, General Liability, Boiler & Machinery, Accident & Sickness, Aircraft.
Phoenix Assurance Public Limited Company 48 Yonge Street Toronto, Ontario M5E 1G8	Automobile, Boiler & Machinery, Accident & Sickness, Aircraft, Fire, Explosion, Forgery, Guarantee, Inland Transportation, Limited Hail, Personal Property, Plate Glass, Real Property, Sprinkler Leakage, Theft, Windstorm, and in addition thereto Falling Aircraft, Impact by Vehicles, Water Damage and Weather limited to the insurance of the same property as is insured against risk of fire under a policy of the company.

ALBERTA CONSUMER AND CORPORATE AFFAIRS
INSURANCE COMPANIES LICENSED DURING 1990

NAME AND ADDRESS	CLASSES OF INSURANCE
Phoenix Insurance Company (The) 2100, 40 King Street West Toronto, Ontario M5H 3C2	Fire, Aircraft excluding insurance against liability for loss or damage to persons caused by an aircraft or the use or operation thereof, Automobile, Boiler & Machinery, Earthquake, Explosion, Forgery, Guarantee, Inland Transportation, Property, Plate Glass, Theft and in addition thereto Falling Aircraft, Hail, Impact by Vehicles, Sprinkler Leakage, Water Damage, Weather and Windstorm limited to the insurance of the same property as is insured against the risk of fire under a policy of the compa
Phoenix Mutual Life Insurance Company Suite 2100; 40 King Street West Toronto, Ontario M5H 1B5	Life, Accident & Sickness.
Pierce National Life Insurance Company 402, 1770 W. 7th Avenue Vancouver, British Columbia V6J 4Y6	Life.
Pilot Insurance Company 90 Eglinton Avenue West Toronto, Ontario M4P 1E6	Fidelity, Surety.
Pioneer Life Assurance Company Suite 500, 2220 - 12th Avenue Regina, Saskatchewan S4P 3G7	Life, Accident & Sickness.
Pool Insurance Company 1007, 220 Portage Avenue Winnipeg, Manitoba R3C 0A5	Property.
Portage La Prairie Mutual Insurance Company (The) 749 Saskatchewan Avenue East P.O. Box 340 Portage La Prairie, Manitoba R1N 3B8	Automobile, General Liability, Fire, Boiler excluding Machinery, Earthquake, Explosion, Inland Transportation, Limited Hail, Livestock, Personal Property, Plate Glass, Real Property, Sprinkler Leakage, Theft, Windstorm and in addition thereto Falling Aircraft, Impact by Vehicles, Water Damage, Weather limited to the insurance of the same property as is insured against the risk of fire under a policy of the company.
Primmum Insurance Company 12th Floor, 50 Place Cremazie Montreal, Quebec M5H 1B6	Property, Accident & Sickness, Aircraft, Automobile, Boiler & Machinery, Fidelity, Liability, Surety.
Progressive Casualty Insurance Company Suite 530, 255 Consumers Road Willowdale, Ontario M2J 1R4	Property, Automobile, Liability.
Protection Mutual Insurance Company Suite 405, 700 Dorval Drive Oakville, Ontario L6K 3V3	Property, General Liability, Boiler & Machinery.

ALBERTA CONSUMER AND CORPORATE AFFAIRS
INSURANCE COMPANIES LICENSED DURING 1990

NAME AND ADDRESS	CLASSES OF INSURANCE
Providence Washington Insurance Company 2310, 401 Bay Street Toronto, Ontario M5H 2Y4	Automobile, Accident, Fire, Explosion, Inland Transportation, Sprinkler Leakage, Windstorm insurance against intentional or other damage to or loss of property of any kind, Personal or Real and in additional thereto Hail limited to the insurance of the same property as is insured under a policy of fire insurance of the company.
Provident Life and Accident Insurance Company Tenth Floor, 372 Bay Street Toronto, Ontario M5H 2X5	Life, Accident & Sickness.
Prudasco Assurance Company 1155 University Street Montreal, Quebec H3B 1S2	Property, Boiler & Machinery, Legal Expense, Hail, Accident & Sickness, Automobile, Aircraft, Fidelity, Surety, General Liability, Marine.
Prudential Assurance Company Limited (The) 1155 University Street Montreal, Quebec H3B 1S2	Property, Hail, Automobile, Fidelity, Surety, General Liability, Life, Boiler & Machinery, Accident & Sickness, Aircraft, Legal Expense, Marine.
Prudential Assurance Company of England Property and Casualty (Canada) 141 Adelaide Street West Toronto, Ontario M5H 3L9	Property, Hail, Automobile, Fidelity, Surety, General Liability, Accident & Sickness, Boiler & Machinery, Aircraft, Legal Expense, Marine.
Prudential Insurance Company of America (The) 200 Consilium Place Scarborough, Ontario M1H 3E6	Life, Accident & Sickness, Aircraft limited to the business of reinsurance.
Prudential Life Assurance Company of England (Canada) Ground Floor Scott Tower 101 Frederick Street Kitchener, Ontario N2G 4R8	Life, Accident & Sickness.
Prudential of America General Insurance Company (Canada) 200 Consilium Place Scarborough, Ontario M1H 3E6	Property, Automobile, General Liability.
Prudential of America Life Insurance Company (Canada) Suite 904, 95 Wellington Street West Toronto, Ontario M5J 2N7	Life, Accident & Sickness.
Reliable Life Insurance Company 105 Main Street East Hamilton, Ontario L8N 3K9	Life, Accident & Sickness.

ALBERTA CONSUMER AND CORPORATE AFFAIRS
INSURANCE COMPANIES LICENSED DURING 1990

NAME AND ADDRESS	CLASSES OF INSURANCE
Reliance Insurance Company Suite 600, 133 Richmond Street West Toronto, Ontario M5H 2L3	Property, Automobile, Fidelity, Surety, General Liability, Boiler & Machinery, Accident & Sickness, Aircraft, Marine.
Rocky Mountain Life Insurance Company 200, 1011 - 1st Street S.W. Calgary, Alberta T2R 1J2	Life restricted to servicing existing policyholders of the company. Servicing shall include making changes in policies as are necessary and to issue new contracts to existing policyholders of the company.
Royal Exchange Assurance of America, Inc. Suite 1200, 48 Yonge Street Toronto, Ontario M5E 1G6	Property, Marine, Liability.
Royal Insurance Company of Canada 10 Wellington Street East Toronto, Ontario M5E 1L5	Property, Hail, Automobile, Fidelity, Surety, General Liability, Boiler & Machinery, Accident & Sickness, Aircraft, Marine.
Royal Life Insurance Company of Canada Suite 300, 277 Lakeshore Road Oakville, Ontario L6J 1H9	Life.
Safeco Insurance Company of America Box 3000, Station A Mississauga, Ontario L5A 3P6	Property, Automobile, Fidelity, Surety, General Liability.
Safeco Life Insurance Company 2377 Dunwin Drive Mississauga, Ontario L5B 1M2	Life, Accident & Sickness.
Safeguard Life Assurance Company (The) 1 Complexe Desjardins Montreal, Quebec H5B 1E2	Life, Accident and Sickness.
Saskatchewan Mutual Insurance Company 279 - 3rd Avenue North Saskatoon, Saskatchewan S7K 2H8	Automobile, Fire, Boiler excluding Machinery, Explosion, Inland Transportation, Limited Hail, Personal Property, Plate Glass, Real Property, Sprinkler Leakage, Theft, Public Liability, Employer's Liability, Weather Windstorm and in addition thereto Earthquake, Falling Aircraft, Impact by Vehicles, Water Damage limited to the same property as is insured under a policy of fire of the company.
Scottish & York Insurance Co. Limited 150 Eglinton Avenue East Toronto, Ontario M4P 2Z3	Property, Hail, Automobile, Fidelity, Surety, General Liability, Accident & Sickness, Mortgage, Marine, Boiler excluding Machinery.
Seaboard Life Insurance Company 2165 West Broadway Vancouver, British Columbia V6B 4B5	Life, Accident & Sickness,

ALBERTA CONSUMER AND CORPORATE AFFAIRS
INSURANCE COMPANIES LICENSED DURING 1990

NAME AND ADDRESS	CLASSES OF INSURANCE
Seaboard Surety Company P.O. Box 20 Toronto Dominion Centre Toronto, Ontario M5K 1N6	Forgery, Guarantee, Inland Transportation, General Liability, Theft.
Seaboard Surety Company of Canada P.O. Box 20 Toronto Dominion Bank Tower Toronto Dominion Centre Toronto, Ontario M5K 1N6	Property, Fidelity, Surety, General Liability, Marine.
Security Insurance Company of Hartford Suite 1200, 48 Yonge Street Toronto, Ontario M5E 1G6	Property, Automobile, General Liability, Accident & Sickness, Marine.
Security Life Insurance Company Suite 200, 20 Toronto Street Toronto, Ontario M5C 2B8	Life.
Security National Insurance Company 12th Floor, 50 Place Cremazie Montreal, Quebec H2P 1B6	Property, Automobile, General Liability, Accident & Sickness.
Sentry Insurance A Mutual Company Suite 1202, 181 University Avenue Toronto, Ontario M5H 3M7	Property, Automobile, Fidelity, Surety, General Liability, Boiler & Machinery, Aircraft.
Simcoe & Erie General Insurance Company 505 York Boulevard Hamilton, Ontario L8N 3S3	Property, Hail, Automobile, General Liability, Boiler & Machinery, Accident & Sickness, Aircraft, Marine, Livestock, Weather, Guarantee, Title.
Skandia Insurance Company 2100 Scotia Plaza, 40 King Street West Toronto, Ontario M5H 1B5	Property, Automobile, Boiler & Machinery, Fidelity, Surety, General Liability, Aircraft.
Sons of Scotland Benevolent Association Seventh Floor, 90 Eglinton Avenue East Toronto, Ontario M4P 2Y3	Fraternal Life - To the extent authorized by its Articles of Incorporation, Constitution and By-Laws.
Sons of Norway P.O. Box 12; First Canadian Place 100 King Street West Toronto, Ontario M5X 1B3	Life, Sickness, Disability - To the extent authorized by its Articles of Incorporation, Constitution and By-Laws.
Sovereign General Insurance Company (The) 10th Floor, 520 - 5th Avenue S.W. Calgary, Alberta T2P 3R7	Property, Automobile, Fidelity, Surety, General Liability, Boiler & Machinery, Accident & Sickness, Aircraft, Credit.

ALBERTA CONSUMER AND CORPORATE AFFAIRS
INSURANCE COMPANIES LICENSED DURING 1990

NAME AND ADDRESS	CLASSES OF INSURANCE
Sovereign Life Insurance Company (The) 1500, 606 - 4th Street S.W. Calgary, Alberta T2P 1S9	Life, Accident & Sickness.
Standard Life Assurance Company (The) Room 206, 1245 Sherbrooke Street West Montreal, Quebec H3G 1G3	Life, Accident & Sickness.
Standard Life Assurance Company of Canada (The) 1245 Sherbrooke Street West Montreal, Quebec H3G 1G3	Life.
State Farm Fire and Casualty Company (The) 1801 Brimley Road Scarborough, Ontario M1P 3H3	Property, Automobile, Fidelity, Surety, General Liability, Boiler & Machinery, Accident & Sickness, Aircraft.
State Farm Life Insurance Company (The) 1801 Brimley Road Scarborough, Ontario M1P 3H3	Life
State Farm Mutual Automobile Insurance Company 1801 Brimley Road Scarborough, Ontario M1P 3H3	Automobile, Accident.
Stewart Title Guaranty Company 1200, 99 Metcalfe Street Ottawa, Ontario K1P 6L7	Title.
St. Paul Fire and Marine Insurance Company Suite 200, 55 University Avenue Toronto, Ontario M5J 2L3	Property, Automobile, Fidelity, Surety, General Liability, Boiler & Machinery, Accident & Sickness, Aircraft, Marine.
Sumitomo Marine and Fire Insurance Company Limited (The) BCE Place, 161 Bay Street Toronto, Ontario M5J 2S1	Property, Automobile, Fidelity, Surety, General Liability, Boiler & Machinery, Accident & Sickness, & Marine.
Sun Alliance Insurance Company 9th Floor, 48 Yonge Street Toronto, Ontario M5E 1G8	Property, Automobile, Fidelity, Surety, General Liability, Boiler & Machinery, Accident & Sickness, Aircraft.
Sun Alliance and London Assurance Company Limited 9th Floor, 48 Yonge Street Toronto, Ontario M5E 1G8	Life.

ALBERTA CONSUMER AND CORPORATE AFFAIRS
INSURANCE COMPANIES LICENSED DURING 1990

NAME AND ADDRESS	CLASSES OF INSURANCE
Sun Alliance and London Assurance Company (Canada) Third Floor, 48 Yonge Street Toronto, Ontario M5E IG8	Life.
Sun Life Assurance Company of Canada 150 King Street West P.O. Box 4150, Station A Toronto, Ontario M5W 2C9	Life, Accident & Sickness.
Switzerland General Insurance Company Limited Suite 2000, 1080 Beaver Hall Hill Montreal, Quebec H2Z 1S8	Property, Automobile, General Liability.
Taisho Marine & Fire Insurance Company, Limited Suite 201, 3650 Victoria Park Avenue Nork York, Ontario M2H 3P7	Property, Accident and Sickness, Boiler and Machinery, Fidelity, Liability and Surety.
Teachers Insurance and Annuity Association of America Ste. 200, 4 King Street West Toronto, Ontario M5H 1B6	Life, Accident & Sickness.
Tokio Marine & Fire Insurance Company Limited (The) P.O. Box 219A Phoenix House 439 University Avenue Toronto, Ontario M5W 1B6	Property, Automobile, Fidelity, Surety, General Liability, Boiler & Machinery, Accident & Sickness, Marine.
Toronto General Insurance Company 2206 Eglinton Avenue East Scarborough, Ontario M1L 4S8	Property, Hail, Automobile, Fidelity, Surety, General Liability, Boiler & Machinery, Accident & Sickness, Aircraft, Marine, Legal Expense.
Toronto Mutual Life Insurance Company 112 St. Clair Avenue West Toronto, Ontario M4V 2Y3	Life, Accident and Sickness.
Trade Indemnity plc Suite 707, 331 Cooper Street Ottawa, Ontario K2P 0G5	Credit.
Traders General Insurance Company 2206 Eglinton Avenue East Scarborough, Ontario M1L 4S8	Property, Hail, Automobile, Fidelity, Surety, General Liability, Boiler & Machinery, Accident & Sickness, Aircraft, Marine, Legal Expense.
Trafalgar Insurance Company of Canada Suite 100, 425 Bloor Street East Toronto, Ontario M4W 3R5	Property, Automobile, General Liability.

ALBERTA CONSUMER AND CORPORATE AFFAIRS
INSURANCE COMPANIES LICENSED DURING 1990

NAME AND ADDRESS	CLASSES OF INSURANCE
Transamerica Insurance Company #600, 133 Richmond Street West Toronto, Ontario M5H 2L3	Property, Automobile, Boiler & Machinery, Fidelity, Surety, Liability.
Transamerica Life Insurance Company of Canada 2180 Yonge Street Toronto, Ontario M4P 2G4	Life.
Transamerica Occidental Life Insurance Company 2180 Yonge Street Toronto, Ontario M4P 2G4	Life, Accident & Sickness.
Transatlantic Reinsurance Company 145 Wellington Street West Toronto, Ontario M5J 1H8	Property, Hail, Automobile, Fidelity, Surety, General Liability, Boiler & Machinery, Accident & Sickness, Aircraft, Marine limited to the business of reinsurance.
Transit Insurance Company Suite 608, 90 Eglinton Avenue Toronto, Ontario M4P 2Z7	Property, Automobile, General Liability.
Transport Insurance Company Suite 2100, Scotia Plaza 40 King Street W. Toronto, Ontario M5H 1B5	Property, Automobile, General Liability.
Travelers Indemnity Company (The) 2100, 40 King Street West Toronto, Ontario M5H 3C2	Property, Hail, Automobile, Fidelity, Surety, General Liability, Boiler & Machinery, Accident & Sickness, Aircraft, Marine.
Travelers Insurance Company (The) 2100, 40 King Street West Toronto, Ontario M5H 3C2	Life, Accident excluding insurance against liability for loss or damage to property, insurance against liability for loss or damage to persons, caused by an aircraft, or the use or operation thereof, insurance against liability for loss or damage to persons caused by an automobile or the use or operation thereof and sickness.
Ukrainian Mutual Benefit Association of Saint Nicholas of Canada 804 Selkirk Avenue Winnipeg, Manitoba R2W 2N6	Fraternal Life - To the extent authorized by its Articles of Incorporation, Constitution and By-Laws.
Ukrainian National Association Inc. 18 Leland Avenue Toronto, Ontario M8Z 2X5	Fraternal Life, Personal Accident & Sickness - To the extent authorized by its Articles of Incorporation, Constitution and By-Laws.

ALBERTA CONSUMER AND CORPORATE AFFAIRS
INSURANCE COMPANIES LICENSED DURING 1990

NAME AND ADDRESS	CLASSES OF INSURANCE
Underwriters Reinsurance Company P.O. Box 20 Toronto Dominion Bank Tower Toronto Dominion Centre Toronto, Ontario M5K 1N6	Property, Automobile, Fidelity, Surety, General Liability, Boiler & Machinery, Aircraft on the condition that in the transaction of its business in Alberta, the company shall be know as "UNDERWRITERS INSURANCE COMPANY".
Underwriters National Assurance Company Suite 1200, One Toronto Street Toronto, Ontario M5C 2V5	Discontinuing - To allow its existing contracts to run to maturity, to collect premiums and pay claims, but not to undertake or renew contracts of insurance in the Province of Alberta.
Unigard Security Insurance Company 601 West Hastings Street Vancouver, British Columbia V6B 5A5	Discontinuing - To allow its existing contracts to run to maturity, to collect premiums and pay claims, but not to undertake or renew contracts of insurance in the Province of Alberta.
United American Insurance Company 1002, 145 King Street West Toronto, Ontario M5H 3X6	Life, Accident & Sickness.
United States Fidelity and Guaranty Company Suite 1900, One Toronto Street Toronto, Ontario M5C 2V5	Property, Automobile, Fidelity, Surety, General Liability, Boiler & Machinery, Accident & Sickness, Aircraft, Marine.
United States Fire Insurance Company Standard Life Centre, 121 King Street West Toronto, Ontario M5H 3T9	Property, Automobile, Fidelity, Surety, General Liability, Boiler & Machinery, Accident & Sickness, Aircraft, Marine.
United Transportation Union Insurance Association Inc. Suite 709, 99 Bank Street Ottawa, Ontario K1P 6B9	Life, Accident & Sickness - To the extent authorized by its Articles of Incorporation, Constitution and By-Laws.
Unity Fire and General Insurance Company (The) Suite 100, 425 Bloor Street East Toronto, Ontario M4W 3R4	Property, Automobile, General Liability, Boiler & Machinery, Accident & Sickness.
UNUM Life Insurance Company Suite 2100, Scotia Plaza 40 King Street W. Toronto, Ontario M5H 1B5	Life, Accident & Sickness limited to Personal.
UNUM Life Insurance Company of America Suite 2100, Scotia Plaza 40 King Street W. Toronto, Ontario M5H 1B5	Life, Accident & Sickness limited to insurance on the lives of residents of Canada under group insurance policies issued in the United States of America.
USF & G Insurance Company of Canada 100 Consilium Place Scarborough, Ontario M1H 3E3	Property, Automobile, Fidelity, Surety, General Liability, Boiler & Machinery, Accident & Sickness, Marine.

ALBERTA CONSUMER AND CORPORATE AFFAIRS
INSURANCE COMPANIES LICENSED DURING 1990

NAME AND ADDRESS	CLASSES OF INSURANCE
Utica Mutual Insurance Company P.O. Box 20 Toronto Dominion Bank Tower Toronto Dominion Centre Toronto, Ontario M5K 1N6	Fire, Accident, Automobile, Boiler excluding Machinery, Explosion, Guarantee, Inland Transportation, Personal Property, Plate Glass, Real Property, Theft and in addition thereto Earthquake, Falling Aircraft, Hail, Impact by Vehicles, Sprinkler Leakage, Water Damage, Weather and Windstorm limited to the insurance of the same property as is insured under a policy of fire of the company.
Victoria Insurance Company of Canada 150 Eglinton Avenue East Toronto, Ontario M4P 2Z3	Property, Automobile, Fidelity, Surety, General Liability, Boiler & Machinery, Aircraft, Legal Expense.
Voyageur Insurance Company Suite 300, 44 Peel Centre Drive Brampton, Ontario L6T 4M8	Property, Accident and Sickness.
Wawanesa Mutual Insurance Company (The) 191 Broadway Avenue Winnipeg, Manitoba R3C 3P1	Property, Hail, Automobile, Fidelity, Surety, General Liability, Boiler & Machinery, Accident & Sickness, Marine.
Wawanesa Mutual Life Insurance Company 191 Broadway Avenue Winnipeg, Manitoba R3C 3P1	Life, Accident & Sickness.
Wellington Insurance Company 7th floor, 333 Richmond Street London, Ontario N6A 3C4	Property, Hail, Automobile, Fidelity, Surety, General Liability, Boiler & Machinery, Accident & Sickness, Aircraft, Marine.
Westbury Canadian Life Insurance Company 5th Floor, 120 King Street West P.O. Box 918 Hamilton, Ontario L8N 3P6	Life, Accident & Sickness.
Western Assurance Company 10 Wellington Street East Toronto, Ontario M5E 1L5	Property, Boiler & Machinery, Accident & Sickness, Hail, Automobile, Fidelity, Surety, General Liability, Aircraft, Marine.
Western Life Assurance Company (The) The Westmetro Corporate Centre 195 The West Mall, Suite 1100 Etobicoke, Ontario M9C 5K1	Life, Accident and Sickness.
Western Surety Company 2000 - 1874 Scarth Regina, Saskatchewan S4P 2G8	Fidelity, Surety.

ALBERTA CONSUMER AND CORPORATE AFFAIRS
INSURANCE COMPANIES LICENSED DURING 1990

NAME AND ADDRESS	CLASSES OF INSURANCE
Western Union Insurance Company 640 - 8th Avenue S.W. Calgary, Alberta T2P 1G8	Property, Automobile, Fidelity, Surety, General Liability, Boiler & Machinery, Accident & Sickness, Aircraft, Credit, Marine, Livestock, Burglary, Forgery, Steam Boiler, Explosion, Employees Liability, Fire, Guarantee, Inland Marine, Plate Glass, Livestock, Property Damage, Public Liability, Sprinkler Leakage, Theft, Weather, Workmen's Compensation, Inland Transportation.
Workers Benevolent Association of Canada 595 Pritchard Avenue Winnipeg, Manitoba R2W 2K4	Life, Disability - To the extent authorized by its Articles of Incorporation, Consitution and By-Laws.
Yasuda Fire and Marine Insurance Company Limited Suite 500, 100 Consilium Place Scarborough, Ontario M1H 3E3	Property, Automobile, Surety, Liability.
Zurich Indemnity Company of Canada 400 University Avenue Toronto, Ontario M5G 1S7	Property, Hail, Automobile, Fidelity, Surety, General Liability, Boiler & Machinery, Accident & Sickness, Aircraft, Marine.
Zurich Insurance Company 375 University Avenue Toronto, Ontario M5G 2J4	Property, Automobile, Fidelity, Surety, General Liability, Boiler & Machinery, Accident & Sickness, Aircraft.
Zurich Life Insurance Company of Canada 375 University Avenue Toronto, Ontario M5G 2J7	Life, Accident & Sickness.
Zurich Life & Health Insurance Company of Canada 375 University Avenue Toronto, Ontario M5G 2J7	Life, Accident & Sickness limited to Personal.

ALBERTA GENERAL INSURANCE COMPANY

Head Office - Edmonton, Alberta

Incorporated - 1948
Commenced Business in Alberta - 1948
Licensed in the Province of Alberta only

OFFICERS

James Rout - Chairman of the Board
Dennis Medwid - General Manager
Dennis Willner - Secretary-Treasurer

DIRECTORS

George Kinsman	Edmonton, Alberta	James Rout	Edmonton, Alberta
Dennis Medwid	Edmonton, Alberta		

AUDITORS

Alberta Auditor General, Edmonton, Alberta

ALBERTA GENERAL INSURANCE COMPANY

STATEMENTS FOR THE YEAR ENDED DECEMBER 31, 1990

BALANCE SHEET

	Current Year 1990 ($'000)	(Restated) Prior Year 1989 ($'000)
Assets		
Cash	563	517
Investment Income due and accrued	18	16
Total Cash and Investment Income due and accrued	581	533
Prepaid Expenses	1	1
TOTAL ASSETS	582	534
Liabilities		
Payables:		
Expenses due and accrued	5	1
Income taxes due and accrued	19	4
TOTAL LIABILITIES	24	5
Capital, Surplus and Reserves		
Reserves Required	1	1
Contributed Surplus	124	124
Earned Surplus	433	404
TOTAL CAPITAL, SURPLUS AND RESERVES	558	529
TOTAL LIABILITIES, CAPITAL, SURPLUS AND RESERVES	582	534

ALBERTA GENERAL INSURANCE COMPANY

STATEMENT OF INCOME

	Current Year 1990 ($'000)	(Restated) Prior Year 1989 ($'000)
Underwriting Operations		
Premiums Written		
Direct	-	-
Total underwriting revenue	-	-
Net claims and adjustment expenses incurred	-	-
General expenses (applicable to insurance operations)	18	22
Total Claims and Expenses	18	22
UNDERWRITING INCOME (LOSS)	(18)	(22)
Investment Operations		
INVESTMENT INCOME	69	59
INCOME (LOSS) BEFORE INCOME TAXES	51	37
Income taxes - current	22	4
NET INCOME (LOSS) FOR THE YEAR	29	33

CHANGE IN EARNED SURPLUS

	Current Year 1990 ($'000)	(Restated) Prior Year 1989 ($'000)
Balance at beginning of year	404	372
Net income (loss) for the year	29	33
Decrease (increase) in Reserves Required	-	(1)
Net increase (decrease) in earned surplus during the year	29	32
Balance at end of year	433	404

ALBERTA MOTOR ASSOCIATION INSURANCE COMPANY

Head Office - Edmonton, Alberta

Incorporated - 1974
Commenced Business in Alberta - 1974
Licensed in the Province of Alberta only

OFFICERS

J. C. Newby - Chairman of the Board
K. W. Quinn - Vice Chairman
G. A. MacDonald - President and Secretary-Treasurer
D. Hollands - Assistant Secretary-Treasurer
T. D. Haughey - Manager

DIRECTORS

Dr. E.F. Allison	Calgary, Alberta	B. Holmes	Rocky Mtn. House, Alta
M. Casey	Calgary, Alberta	S. Morris	Calgary, Alberta
W. G. Craig	Red Deer, Alberta	J. C. Newby	Edmonton, Alberta
J. Davis	Lethbridge, Alberta	K. W. Quinn	Edmonton, Alberta
J. Fraser	Edmonton, Alberta	S. Sailer	Calgary, Alberta
R. Goughnour	Lethbridge, Alberta	C.A. Taylor	Medicine Hat, Alberta
J. E. Hansen	Grande Prairie, Alta	E. J. Thompson	Calgary, Alberta
Dr. J. E. Harms	Spruce Grove, Alberta		

AUDITORS

Price Waterhouse, Chartered Accountants, Edmonton, Alberta

DEPOSIT

With the Government of the Province of Alberta - $700,000

ALBERTA MOTOR ASSOCIATION INSURANCE COMPANY

STATEMENTS FOR THE YEAR ENDED DECEMBER 31, 1990

BALANCE SHEET

Assets	Current Year 1990 ($'000)	Prior Year 1989 ($'000)
Investment Income due and accrued	1,217	1,048
Term deposits expiring in one year or less	5,808	13,801
Investments:		
Bonds and debentures	47,795	41,202
Mortgage Loans and Agreements of Sale	9,443	8,919
Preferred Shares	9,235	11,282
Common Shares	11,893	12,644
Total Investments	78,366	74,047
Total Cash, Investment Income due and accrued, Term Deposits and Investments	85,391	88,896
Receivables:		
Premiums due from policyholders	1,388	1,017
Amounts due from other insurers	1,171	1,237
Amounts due from subsidiaries and affiliates	719	72
Amounts due from Facility Association	3,766	1,933
Other receivables	69	120
Income taxes recoverable	1,045	-
Total Receivables	8,158	4,379
Prepaid Expenses	360	258
Fixed Assets less Depreciation	1,096	1,151
Other Assets	64	80
Deferred Income Taxes	2,573	752
TOTAL ASSETS	97,642	95,516

ALBERTA MOTOR ASSOCIATION INSURANCE COMPANY

BALANCE SHEET

	Current Year 1990 ($'000)	Prior Year 1989 ($'000)
Liabilities		
Overdrafts	1,680	662
Payables:		
Amounts due to subsidiaries and affiliates	993	271
Amounts due to other insurers	845	746
Premiums due to policyholders	73	44
Expenses due and accrued	637	4,150
Other taxes due and accrued (excluding income and real estate taxes)	1,867	1,675
Total Payables	4,415	6,886
Other Liabilities:		
Unpaid claims and adjustment expenses	47,168	39,398
Unearned premiums	15,591	13,250
Income taxes payable	-	822
Total Other Liabilities	62,759	53,470
TOTAL LIABILITIES	68,854	61,018
Capital, Surplus and Reserves		
Reserves Required	5,888	3,817
Capital stock issued and paid	1,600	1,600
Earned surplus	21,302	29,081
Capital and Surplus	22,902	30,681
TOTAL CAPITAL, SURPLUS AND RESERVES	28,790	34,498
TOTAL LIABILITIES, CAPITAL, SURPLUS AND RESERVES	97,644	95,516

ALBERTA MOTOR ASSOCIATION INSURANCE COMPANY

STATEMENT OF INCOME

	Current Year 1990 ($'000)	Prior Year 1989 ($'000)
Underwriting Operations		
Premiums Written		
Direct	62,221	55,843
Reinsurance ceded	(4,291)	(3,903)
Net	57,930	51,940
Decrease (increase) in unearned premiums	(2,561)	(542)
Net premiums earned	55,369	51,398
Other - finance fees	120	126
Total Underwriting Revenue	55,489	51,524
Net claims and adjustment expenses incurred	57,365	44,573
Commissions	5,635	5,366
Taxes (excluding income and real estate taxes)	1,866	1,675
General expenses (applicable to insurance operations)	5,082	4,267
Total Claims and Expenses	69,948	55,881
UNDERWRITING INCOME (LOSS)	(14,459)	(4,357)
Investment Operations		
Investment income before unrealized/realized gain (loss) on disposal of investments	8,136	7,382
Unrealized gain (loss) on disposal of investments	(2,084)	-
Realized gain (loss) on disposal of investments	179	1,190
INVESTMENT INCOME	6,231	8,572
Other Revenue and Expenses		
Other revenue	21	10
INCOME (LOSS) BEFORE INCOME TAXES	(8,207)	4,225
Income Taxes		
Current (recovery)	(742)	783
Deferred (recovery)	(1,821)	97
Total	(2,563)	880
NET INCOME (LOSS) FOR THE YEAR	(5,644)	3,345

ALBERTA MOTOR ASSOCIATION INSURANCE COMPANY

CHANGE IN EARNED SURPLUS

	Current Year 1990 ($'000)	Prior Year 1989 ($'000)
Balance at beginning of year	29,081	25,712
Net income (loss) for the year	(5,644)	3,345
Less dividends declared to shareholders	(64)	(64)
Decrease (increase) in Reserves Required	(2,071)	88
Net increase (decrease) in earned surplus during the year	(7,779)	3,369
Balance at end of year	21,302	29,081

CANADA WEST INSURANCE COMPANY

Head Office - Edmonton, Alberta

Incorporated - 1946
Commenced Business in Alberta - 1946
Licensed in the Provinces of Alberta, British Columbia, Saskatchewan, Manitoba and Northwest Territories

OFFICERS

F. Sparrow - Chairman of the Board
A. Gaumier - Vice-Chairman
K. Ewoniak - Executive Vice-President
L. Desrochers - Secretary
W. C. Edwards - Treasurer
D. McRae - Manager

DIRECTORS

L. Desrochers	Edmonton, Alberta	J. V. Papon	Paris, France
P.C. Desrochers	Edmonton, Alberta	F. Sparrow	Edmonton, Alberta
K. Ewoniak	Edmonton, Alberta	A. Renaudin	Paris, France
A. Gaumier	Edmonton, Alberta	J. P. Vialaron	Paris, France
G. Grenier	Mount Royal, Quebec		

AUDITORS

Ernst & Young, Chartered Accountants, Edmonton, Alberta

DEPOSIT

With the Government of the Province of Alberta - $1,000,000

CANADA WEST INSURANCE COMPANY

STATEMENTS FOR THE YEAR ENDED DECEMBER 31, 1990

BALANCE SHEET

Assets	Current Year 1990 ($'000)	Prior Year 1989 ($'000)
Cash	476	2,554
Investment Income due and accured	548	294
Term deposits expiring in one year or less	10,862	6,784
Investments:		
Bonds and debentures	10,868	8,437
Mortgage Loans and Agreements of Sale	57	81
Common Shares	143	1,957
Other - secured loan	46	58
Total Investments	11,114	10,533
Total Cash, Investment Income due and accrued, Term Deposits and Investments	23,000	20,165
Receivables:		
Amounts due from agents and brokers	1,912	1,308
Amounts due from other insurers	51	560
Amounts due from subsidiaries and affiliates	811	1,450
Amounts due from Facility Association	1,910	1,008
Income taxes recoverable	7	36
Cash surrender value of life insurance	39	78
Claims recoverable less allowance for unrecoverable	1,183	851
Total Receivables	5,958	5,313
Prepaid Expenses	309	61
Fixed Assets less Depreciation	1,217	1,262
Deferred Income Taxes	-	2,577
TOTAL ASSETS	30,484	29,378

CANADA WEST INSURANCE COMPANY

BALANCE SHEET

	Current Year 1990 ($'000)	Prior Year 1989 ($'000)
Liabilities		
Payables:		
Amounts due to subsidiaries and affiliates	415	-
Amounts due to other insurers	2,538	101
Expenses due and accrued	403	288
Other taxes due and accrued (excluding income and real estate taxes)	895	658
Other payables - Deferred Premiums	41	44
Total Payables	4,292	1,091
Other Liabilities:		
Unpaid claims and adjustment expenses	18,261	11,407
Encumbrances on fixed assets	370	386
Unearned premiums	8,217	6,128
Premium deficiency provision	500	500
Total Other Liabilites	27,348	18,421
TOTAL LIABILITIES	31,640	19,512
Capital, Surplus (Deficit) and Reserves (See Note on page 55)		
Reserves Required	3,885	2,858
Capital stock issued and paid	2,100	2,000
Contributed surplus	6,408	508
Earned surplus (deficit)	(13,549)	(1,500)
Share subscription deposit	-	6,000
Capital and Surplus (deficit)	(5,041)	7,008
TOTAL CAPITAL, SURPLUS (DEFICIT) AND RESERVES	(1,156)	9,866
TOTAL LIABILITIES, CAPITAL, SURPLUS AND RESERVES	30,484	29,378

CANADA WEST INSURANCE COMPANY

STATEMENT OF INCOME

	Current Year 1990 ($'000)	Prior Year 1989 ($'000)
Underwriting Operations		
Premiums Written		
Direct	29,859	21,795
Reinsurance assumed	-	1
Reinsurance ceded	(6,943)	(3,313)
Net	22,916	18,483
Decrease (increase) in unearned premiums	(2,089)	(2,417)
Total underwriting revenue	20,827	16,066
Net claims and adjustment expenses incurred	23,866	15,065
Commissions	3,531	2,497
Taxes (excluding income and real estate taxes)	895	594
General expenses (applicable to insurance operations)	3,200	2,638
Total Claims and Expenses	31,492	20,794
UNDERWRITING INCOME (LOSS)	(10,665)	(4,728)
Investment Operations		
Investment income before unrealized/realized gain (loss) on disposal of investments	2,345	1,196
Unrealized gain (loss) on disposal of investments	110	296
Realized gain (loss) on disposal of investments	(257)	(5)
INVESTMENT INCOME	2,198	1,487
Other Revenue and Expenses		
Miscellaneous income	25	16
INCOME (LOSS) BEFORE INCOME TAXES	(8,442)	(3,225)
Income Taxes		
Current (recovery)	3	6
Deferred (recovery)	2,577	(1,529)
Total	2,580	(1,523)
NET INCOME (LOSS) FOR THE YEAR	(11,022)	(1,702)

CANADA WEST INSURANCE COMPANY

CHANGE IN EARNED SURPLUS

	Current Year 1990 ($'000)	Prior Year 1989 ($'000)
Balance at beginning of year	(1,500)	1,849
Net income (loss) for the year	(11,022)	(1,702)
Decrease (increase) in Reserves Required	(1,027)	(1,647)
Net increase (decrease) in earned surplus during the year	(12,049)	(3,349)
Balance at end of year	(13,549)	(1,500)

Note to Balance Sheet

Subsequent to the year end the Company's parent:

(i) Provided Canada West Insurance Company with a reinsurance deposit in the amount of $3,885,000 on April 1, 1991.

(ii) Invested cash of $9,265,000 on April 8, 1991 and $1,070,000 on April 16, 1991 into the Company which is to be applied to capital stock and contributed surplus.

FIRST CANADIAN INSURANCE CORPORATION

Head Office - Edmonton, Alberta

Incorporated - 1987
Commenced Business in Alberta - 1988
Licensed in the Provinces of Alberta, Saskatchewan and British Columbia

OFFICERS

Donald H. Wheaton - Chairman
Donald A. Wheaton - President
William G. Wheaton - Vice President
Robert W. Code - Chief Financial Officer and Secretary
Jeff S. Kitar - Chief Operating Officer

DIRECTORS

Dennis M. Erker	Edmonton, Alberta	Donald A. Wheaton	Edmonton, Alberta
Jeff S. Kitar	Edmonton, Alberta	Donald H. Wheaton	Edmonton, Alberta
Stephen D. Laird	Edmonton, Alberta	William G. Wheaton	Regina, Saskatchewan

AUDITORS

Deloitte & Touche, Chartered Accountants, Edmonton, Alberta

DEPOSIT

With the Government of the Province of Alberta - $1,000,000

FIRST CANADIAN INSURANCE CORPORATION

STATEMENTS FOR THE YEAR ENDED DECEMBER 31, 1990

BALANCE SHEET

	Current Year 1990 ($'000)	Prior Period 1989 ($'000)
Assets		
Investments:		
Short term deposits	3,259	2,173
Bonds	1,347	938
Total Investments	4,606	3,111
Cash	11	144
Investment income due or accrued	357	195
Outstanding life insurance premiums and annuity considerations	100	72
Accident and sickness premiums due and unpaid after September 30th of current year	98	96
Prepaid Expenses	4	4
Other Receivables	43	24
Computer Inventory	107	-
Fixed Assets Less Allowance for Depreciation	182	-
Sub-total	5,508	3,646
Deferred Organizational Costs	20	48
TOTAL ASSETS	5,528	3,694
Liabilities and Equity (Deficit)		
Actuarial reserve for life insurance and annuity contracts in force	1,244	504
Aggregate reserve for accident and sickness insurance	1,734	892
Sub-total	2,978	1,396
Outstanding claims	271	109
Accounts payable and accrued expenses	220	105
Due to parent company	-	75
Deferred income tax	34	9
TOTAL LIABILITIES	3,503	1,694
Shareholders Equity		
Capital stock paid in	1,000	1,000
Contributed surplus	1,000	1,000
Surplus (deficit) in shareholders' fund	25	-
TOTAL EQUITY	2,025	2,000
TOTAL LIABILITIES AND EQUITY	5,528	3,694

FIRST CANADIAN INSURANCE CORPORATION

SUMMARY OF OPERATIONS

	Current Year 1990 ($'000)	(Restated) Prior Period 1989 ($'000)
Premiums and annuity considerations	4,373	2,688
Net investment income	503	300
TOTAL INCOME	4,876	2,988
Claims incurred	343	138
Normal increase in actuarial reserve (excluding increase due to changes in valuation base)	740	460
Increase in aggregate reserve for accident and sickness insurance	842	812
Taxes, licenses and fees, excluding investment taxes and income tax	94	56
Commissions on insurance premiums and annuity considerations	1,918	1,097
General expenses (excluding investment expenses)	886	413
TOTAL EXPENSES	4,823	2,976
NET PROFIT (LOSS) BEFORE INCOME TAX	53	12
Income tax	28	9
NET PROFIT (LOSS)	25	3

SURPLUS (DEFICIT) ACCOUNT

Increase		
Balance at beginning of year in Shareholder's Fund	0	(3)
Balance carried from summary of operations	25	3
Balance at end of year in Shareholders' Fund	25	-

MENNONITE MUTUAL RELIEF INSURANCE COMPANY LTD.

Head Office - Calgary, Alberta

Incorporated - 1960
Commenced Business in Alberta - 1961
Licensed in the Province of Alberta only

OFFICERS

Jacob Retzlaff - President and Chairman of the Board
David Dyck - Vice-President
Herb Klassen - Secretary-Treasurer
Peter Dyck - Manager

DIRECTORS

Gerhard Bartel	Calgary, Alberta	Albert Peters	Carstairs, Alberta
John Dick	Coaldale, Alberta	Jacob Retzlaff	Calgary, Alberta
David Dyck	Linden, Alberta	David Schmidt	Tofield, Alberta
Lloyd Good	Oyen, Alberta	Norman Weber	Tofield, Alberta
John Grove	Duchess, Alberta	John Wiebe	LaCrete, Alberta
Herb Klassen	Calgary, Alberta		

AUDITORS

Loewen and Lewis, Chartered Accountants, Calgary, Alberta

DEPOSIT

With the Government of the Province of Alberta - $25,000

MENNONITE MUTUAL RELIEF INSURANCE COMPANY LTD.

STATEMENTS FOR THE YEAR ENDED DECEMBER 31, 1990

BALANCE SHEET

Assets	Current Year 1990 ($'000)	Prior Year 1989 ($'000)
Cash	24	40
Investment Income due and accrued	85	73
Term deposits expiring in one year or less	300	55
Investments:		
Term deposits expiring in more than one year	150	450
Bonds and debentures	1,781	1,720
Common shares	67	60
Other	65	14
Total Investments	2,062	2,244
Total Cash, Investment Income due and accrued, Term Deposits and Investments	2,472	2,412
Receivables:		
Amount due from other insurers	8	64
Income Tax Recoverable	10	-
Total Receivables	18	64
Fixed Assets less Depreciation	25	8
TOTAL ASSETS	2,515	2,484

MENNONITE MUTUAL RELIEF INSURANCE COMPANY LTD.

BALANCE SHEET

	Current Year 1990 ($'000)	Prior Year 1989 ($'000)
Liabilities		
Payables:		
Expenses due and accrued	17	16
Income taxes due and accrued	4	27
Total Payables	21	43
Other Liabilities	-	10
TOTAL LIABILITIES	21	53
Capital, Surplus and Reserves		
Reserves Required	233	294
Earned surplus	2,261	2,137
TOTAL CAPITAL, SURPLUS AND RESERVES	2,494	2,431
TOTAL LIABILITIES, CAPITAL, SURPLUS AND RESERVES	2,515	2,484

MENNONITE MUTUAL RELIEF INSURANCE COMPANY LTD.

STATEMENT OF INCOME

	Current Year 1990 ($'000)	(Restated) Prior Year 1989 ($'000)
Underwriting Operations		
Premiums Written		
Direct	555	528
Reinsurance assumed	206	200
Reinsurance ceded	(344)	(338)
Total underwriting revenue	417	390
Net claims and adjustment expenses incurred	412	181
Commissions	(74)	(70)
Taxes (excluding income and real estate taxes)	17	16
General expenses (applicable to insurance operations)	220	149
Total Claims and Expenses	575	276
UNDERWRITING INCOME (LOSS)	(158)	114
Investment Operations		
Investment income before unrealized/realized gain (loss) on disposal of investments	244	224
Unrealized gain (loss) on disposal of investments	(9)	15
Realized gain (loss) on disposal of investments	-	(14)
INVESTMENT INCOME	235	225
INCOME (LOSS) BEFORE INCOME TAXES	77	339
Income taxes - current	14	27
NET INCOME (LOSS) FOR THE YEAR	63	312
CHANGED IN EARNED SURPLUS		
Balance at beginning of year	2,137	1,950
Net income (loss) for the year	63	312
Decrease (increase) in Reserves Required	61	(125)
Net increase (decrease) in earned surplus during the year	124	187
Balance at end of year	2,261	2,137

PEACE HILLS GENERAL INSURANCE COMPANY

Head Office - Edmonton, Alberta

Incorporated - 1957
Commenced Business in Alberta - 1957
Licensed in the Province of Alberta only

OFFICERS

A. Louis - Chairman of the Board
D. Strashok - President and Secretary
V. Bruno - Vice President
J. F. Morgan - Controller

DIRECTORS

L. Bruno	Hobbema, Alberta	D. Leonard	Edmonton, Alberta
V. Bruno	Hobbema, Alberta	A. Louis	Hobbema, Alberta
F. Buffalo	Hobbema, Alberta	F. Luby	Edmonton, Alberta
J. Crier	Hobbema, Alberta	M. Nepoose	Hobbema, Alberta
K. Johnson	Edmonton, Alberta	D. Strashok	Edmonton, Alberta

AUDITORS

Woods & Company, Chartered Accountants, Edmonton, Alberta

DEPOSIT

With the Government of the Province of Alberta - $550,000

PEACE HILLS GENERAL INSURANCE COMPANY

STATEMENTS FOR THE YEAR ENDED DECEMBER 31, 1990

BALANCE SHEET

Assets	Current Year 1990 ($'000)	Prior Year 1989 ($'000)
Cash	761	409
Investment Income due and accrued	286	233
Term deposits expiring in one year or less	3,451	5,959
Investments:		
Bonds and debentures	10,376	7,427
Common shares	965	998
Total Investments	11,341	8,425
Total Cash, Investment Income due and accrued, Term Deposits and Investments	15,839	15,026
Receivables:		
Amounts due from agents and brokers	2,226	2,372
Amounts due from other insurers	940	1,034
Installment premiums	1,642	1,095
Amounts due from Facility Association	1,696	1,104
Other receivables	9	26
Total Receivables	6,513	5,631
Prepaid Expenses	7	15
Fixed Assets less Depreciation	560	633
TOTAL ASSETS	22,919	21,305

PEACE HILLS GENERAL INSURANCE COMPANY

BALANCE SHEET

	Current Year 1990 ($'000)	Prior Year 1989 ($'000)
Liabilities		
Overdrafts	-	205
Payables:		
Amounts due to other insurers	1,122	241
Amounts due to agents and brokers	99	26
Expenses due and accrued	128	116
Other taxes due and accrued (excluding income and real estate taxes)	690	587
Total Payables	2,039	970
Other Liabilities:		
Unpaid claims and adjustment expenses	9,522	7,759
Unearned premiums	5,860	5,641
Unamortized tenants inducements	104	132
Miscellaneous liabilities	-	56
Total Other Liabilities	15,486	13,588
TOTAL LIABILITIES	17,525	14,763
Capital, Surplus (Deficit) and Reserves		
Reserves Required	623	677
Capital stock issued and paid	460	460
Contributed surplus	10,388	9,738
Earned surplus (deficit)	(6,077)	(4,333)
Capital and Surplus (deficit)	4,771	5,865
TOTAL CAPITAL, SURPLUS (DEFICIT) AND RESERVES	5,394	6,542
TOTAL LIABILITIES, CAPITAL, SURPLUS (DEFICIT) AND RESERVES	22,919	21,305

PEACE HILLS GENERAL INSURANCE COMPANY

STATEMENT OF INCOME

	Current Year 1990 ($'000)	Prior Year 1989 ($'000)
Underwriting Operations		
Premiums Written		
Direct	22,988	19,552
Reinsurance ceded	(7,726)	(4,301)
Net	15,262	15,251
Decrease (increase) in unearned premiums	(219)	(830)
Total underwriting revenue	15,043	14,421
Net claims and adjustment expenses incurred	14,105	11,969
Commissions	1,655	1,945
Taxes (excluding income and real estate taxes)	690	500
General expenses (applicable to insurance operations)	2,111	1,871
Total Claims and Expenses	18,561	16,285
UNDERWRITING INCOME (LOSS)	(3,518)	(1,864)
Investment Operations		
Investment income before realized gain (loss) on disposal of investments	1,666	1,325
Realized gain (loss) on disposal of investments	55	82
INVESTMENT INCOME	1,721	1,407
NET INCOME (LOSS) FOR THE YEAR	(1,797)	(457)

CHANGE IN EARNED SURPLUS (DEFICIT)

	Current Year 1990 ($'000)	Prior Year 1989 ($'000)
Balance at beginning of year	(4,333)	(3,851)
Net income (loss) for the year	(1,797)	(457)
Decrease (increase) in Reserves Required	53	(25)
Net increase (decrease) in earned surplus during the year	(1,744)	(482)
Balance at end of year	(6,077)	(4,333)

ROCKY MOUNTAIN LIFE INSURANCE COMPANY

Head Office - Calgary, Alberta

Incorporated - 1965
Commenced Business in Alberta - 1966
Licensed in the Province of Alberta only

Deloitte & Touche Inc. is currently administering the operation of the company pursuant to Section 186 of the Insurance Act.

To ensure that persons insured under policies of insurance under which Paramount Life Insurance Company ("Paramount") is the insurer will receive all of the benefits to which they are entitled under the policies, the Alberta Crown, Paramount and Rocky Mountain Life Insurance Company ("Rocky") entered into an Asset Purchase and Insurance Policy Liability Assumption Agreement on April 14, 1986. Under this Agreement, the assets of Paramount were sold to Rocky and the liabilities of Paramount under the policies of insurance under which it is the insurer were assumed by Rocky. The closing date of the Agreement was May 30, 1986.

AUDITORS

Price Waterhouse, Chartered Accountants, Calgary, Alberta

ROCKY MOUNTAIN LIFE INSURANCE COMPANY

STATEMENTS FOR THE YEAR ENDED DECEMBER 31, 1990

BALANCE SHEET

Assets	Current Year 1990 ($'000)	Prior Year 1989 ($'000)
Investments:		
Short term deposits	500	500
Mortgage loans	-	-
Real Estate, net of encumbrances	1,044	1,032
Policy loans	1,221	1,307
Total Investments	2,765	2,839
Investment income due or accrued	1	15
Outstanding life insurance premiums and annuity considerations	8	11
Miscellaneous accounts receivable	5	1
Due from segregated funds	57	78
Fixed assets	69	90
Petroleum and natural gas properties	118	118
Sub-total	3,023	3,152
Segregated funds	4,185	5,153
TOTAL ASSETS	7,208	8,305

ROCKY MOUNTAIN LIFE INSURANCE COMPANY

BALANCE SHEET

	Current Year 1990 ($'000)	Prior Year 1989 ($'000)
Liabilities and Equity (Deficit)		
Actuarial reserve for life insurance and annuity contracts in force	14,575	19,462
Amounts on deposit with the company, pertaining to insurance and annuity contracts including interest accumulations	955	1,044
Provision for dividends to policyholders (non-deferred) payable in the following year	15	15
Sub-total	15,545	20,521
Segregated funds	4,185	5,153
Sub-total	19,730	25,674
Outstanding claims under insurance and annuity contracts, including provisions for unreported claims	50	175
Insurance premiums and annuity considerations received in advance	4	3
Accounts payable and accrued expenses	100	89
Bank overdrafts and borrowed money	55	166
Outstanding premium balances due reinsurers	10	7
Due to the Province of Alberta	37,481	30,960
Interest account and segregated fund contributions included in premiums receivable	1	1
Miscellaneous liability	-	-
TOTAL LIABILITIES	57,431	57,075
Shareholders Equity (Deficit)		
Capital stock paid in	727	727
Surplus (deficit) in shareholders' fund	(50,950)	(49,497)
TOTAL EQUITY (DEFICIT)	(50,223)	(48,770)
TOTAL LIABILITIES AND EQUITY (DEFICIT)	7,208	8,305

ROCKY MOUNTAIN LIFE INSURANCE COMPANY

SUMMARY OF OPERATIONS

	Current Year 1990 ($'000)	Prio Yea 1989 ($'000
Premiums and annuity considerations	774	1,034
Net investment income	85	86
Net investment income, segregated fund	196	229
Management fees - segregated fund	73	90
Net withdrawal - segregated fund	(492)	(948
Miscellaneous revenue	22	34
Realized gain (loss) segregated fund assets only	29	417
Unrealized gain (loss) segregated fund assets only	(474)	53
TOTAL INCOME	213	995
Claims incurred under insurance and annuity contracts, other than under settlement annuities	6,602	11,901
Normal increase in actuarial reserve (excluding increase due to changes in valuation base)	(4,887)	(9,471
Increase (decrease) in segregated fund	(968)	(620
Interest credited to amounts on deposit with the company	73	131
Interest on claims	15	1
Taxes, licenses and fees, excluding investment taxes and income tax	19	62
Commissions on insurance premiums and annuity considerations	12	17
General expenses (excluding investment expenses)	586	588
Miscellaneous expenses	(4)	(3
TOTAL EXPENSES	1,449	2,606
Profits (losses) before gains or losses on investments, dividends to policyholders and income tax	(1,236)	(1,611
Dividends to policyholders	125	188
Investible savings amounts	213	264
Extra deposits to segregated funds	4	4
NET PROFIT (LOSS)	(1,578)	(2,067

ROCKY MOUNTAIN LIFE INSURANCE COMPANY

SURPLUS (DEFICIT) ACCOUNT

	Current Year 1990 ($'000)	Pricr Year 1989 ($'000)
Balance at beginning of year in Shareholders' Fund	(49,497)	(47,613)
Increases		
Asset adjustment to market value	125	183
Decreases		
Balance carried from summary of operations	1,578	2,067
Net Increase (Decrease)	(1,453)	(1,884)
Balance at end of year in Shareholders' Fund	(50,950)	(49,497)

WESTERN UNION INSURANCE COMPANY

Head Office - Calgary, Alberta

Incorporated - 1940
Commenced Business in Alberta - 1940
Licensed in the Provinces of Alberta, Saskatchewan and British Columbia

OFFICERS

D. Lough - Chairman of the Board
D. E. Turner - President
R. Ewart - Secretary-Treasurer
R. Randall - Vice President
C. Knudson - Assistant Vice President
G. Fitzgerald - Assistant Vice President
P. Paper - Assistant Vice President

DIRECTORS

A. J. Dixon	Calgary, Alberta	R.F. Phillips	Calgary, Alberta
R.L. Jean	Amherst N.H. USA	D. E. Turner	Calgary, Alberta
G. F. Jonckheer	The Hague, Neth.	J. H. Youngs	Keene, N.H., USA
D. Lough	Markham, Ontario	R. Randall	Calgary, Alberta
J. L. McCaig	Calgary, Alberta		

AUDITORS

Peat Marwick Thorne, Chartered Accountants, Calgary, Alberta

DEPOSIT

With the Government of the Province of Alberta - $350,000

WESTERN UNION INSURANCE COMPANY

STATEMENTS FOR THE YEAR ENDED DECEMBER 31, 1990

BALANCE SHEET

Assets	Current Year 1990 ($'000)	(Restated) Prior Year 1989 ($'000)
Cash	2,248	8,607
Investment Income due and accured	814	697
Term deposits expiring in one year or less	20,133	14,317
Investments:		
Bonds and debentures	57,943	41,941
Preferred shares	2,601	7,216
Common shares	662	915
Real Estate	5,675	5,721
Total Investments	66,881	55,793
Total Cash, Investment Income due and accrued, Term Deposits and Investments	90,076	79,414
Receivables:		
Amounts due from agents and brokers	8952	8,161
Premiums due from Policyholders	1064	-
Amounts due from other insurers	1021	1589
Amounts due from Facility Association	4,796	3,252
Other receivables	85	5
Income taxes recoverable	12	472
Total Receivables	15,930	13,479
Deferred Income Taxes	3,493	3,493
TOTAL ASSETS	109,499	96,386

WESTERN UNION INSURANCE COMPANY

BALANCE SHEET

	Current Year 1990 ($'000)	Prior Year 1989 ($'000)
Liabilities		
Payables:		
Amounts due to other insurers	1286	778
Amounts due to Agents	74	-
Expenses due and accrued	527	445
Other taxes due and accrued (excluding income and real estate taxes)	1700	1,938
Other payables	34	21
Total Payables	3,621	3,182
Other Liabilities:		
Unpaid claims and adjustment expenses	57,179	51,507
Encumbrances on investment real estate	185	292
Unearned premiums	24,109	21,376
Total Other Liabilities	81,473	73,175
TOTAL LIABILITIES	85,094	76,357
Capital, Surplus and Reserves		
Reserves Required	3,563	3,566
Capital stock issued and paid	12,750	100
Contributed surplus	6,700	6,700
Earned surplus	1,392	9,663
Capital, Surplus, General and Contingency Reserves	20,842	16,463
TOTAL CAPITAL, SURPLUS AND RESERVES	24,405	20,029
TOTAL LIABILITIES, CAPITAL, SURPLUS AND RESERVES	109,499	96,386

WESTERN UNION INSURANCE COMPANY

STATEMENT OF INCOME

	Current Year 1990 ($'000)	Prior Year 1989 ($'000)
Underwriting Operations		
Premiums Written		
Direct	78,243	69,470
Reinsurance ceded	(8,384)	(7,330)
Net	69,859	62,140
Decrease (increase) in unearned premiums	(2,733)	(3,099)
Total underwriting revenue	67,126	59,041
Net claims and adjustment expenses incurred	62,544	54,873
Commissions	10,174	9,266
Taxes (excluding income and real estate taxes)	2,186	1,977
General expenses (applicable to insurance operations)	7,994	6,986
Total Claims and Expenses	82,898	73,102
UNDERWRITING INCOME (LOSS)	(15,772)	(14,061)
Investment Operations		
Investment income before unrealized/realized gain (loss) on disposal of investments of	8,120	6,942
Unrealized gain (loss) on disposal investments	(495)	(62)
Realized gain (loss) on disposal of investments	(24)	182
INVESTMENT INCOME	7,601	7,062
INCOME (LOSS) BEFORE INCOME TAXES	(8,171)	(6,999)
Income Taxes		
Current (recovery)	103	(2,242)
Deferred (recovery)	-	(2,166)
Total	103	(4,408)
NET INCOME (LOSS) FOR THE YEAR	(8,274)	(2,591)

WESTERN UNION INSURANCE COMPANY

CHANGE IN EARNED SURPLUS

	Current Year 1990 ($'000)	Prior Year 1989 ($'000)
Balance at beginning of year	9,663	15,803
Less income (loss) for the year	(8,274)	(2,591)
Decreases (increase) Reserves Required	3	(3,549)
Net increase (decrease) in earned surplus during the year	(8,271)	(6,140)
Balance at end of year	1,392	9,663

Abstract of the Returns of Companies Transacting

LIFE INSURANCE- DIRECT PREMIUMS WRITTEN

in The Province of Alberta - 1990

Name of Company	Insurance Premiums			Consideration for Annuities			Grand Total $'000
	Ordinary $'000	Group $'000	Total $'000	Ordinary $'000	Group $'000	Total $'000	
Abbey Life Insurance Company Of Canada	851	2,349	3,200	12	-	12	3,212
Aetna Life Insurance Company	7	176	183	-	-	-	183
Aetna Life Insurance Company Of Canada	9,579	6,820	16,399	11,367	3,347	14,714	31,113
Alexander Hamilton Life Insurance Company Of America	-	589	589	-	-	-	589
Allstate Life Insurance Company Of Canada	2,031	312	2,343	3,543	225	3,768	6,111
American Bankers Life Assurance Company Of Florida	-	704	704	-	-	-	704
American Income Life Insurance Company	75	-	75	-	-	-	75
American Life Insurance Company	1,153	898	2,051	364	-	364	2,415
Balboa Life Insurance Company	-	876	876	-	-	-	876
Blue Cross Life Insurance Company Of Canada	53	1,406	1,459	-	-	-	1,459
The Canada Life Assurance Company	19,551	21,874	41,425	29,344	9,985	39,329	80,754
Chrysler Life Insurance Company Of Canada	-	30	30	-	-	-	30
CIGNA Life Insurance Company Of Canada	-	3	3	-	-	-	3
The Citadel Life Assurance Company	2,001	587	2,588	2,130	690	2,820	5,408
Co-operators Life Insurance Company	9,032	1,470	10,502	4,183	977	5,160	15,662
College Retirement Equities Fund	6	-	6	-	-	-	6
Colonia Life Insurance Company	2,339	-	2,339	456	-	456	2,795
Combined Insurance Company Of America	9	235	244	-	-	-	244
Commercial Union Life Assurance Company Of Canada	3,393	1,157	4,550	2,015	-	2,015	6,565
Confederation Life Insurance Company	3,060	12,135	15,195	2,285	36,643	38,928	54,123
Connecticut General Life Insurance Company	2	117	119	-	-	-	119
Cooperants Mutual Life Insurance Company	13	44	57	3	-	3	60
The Credit Life Insurance Company	-	5,781	5,781	-	-	-	5,781
Crown Life Insurance Company	3,653	2,248	5,901	824	2,621	3,445	9,346
Cumis Life Insurance Company	431	2,953	3,384	8	827	835	4,219
Desjardins Mutual Life Assurance Company	63	243	306	55	27	82	388
The Empire Life Insurance Company	3,808	147	3,955	9,386	408	9,794	13,749
The Equitable Life Assurance Society Of The United States	21	346	367	-	1,447	1,447	1,814
The Equitable Life Insurance Company Of Canada	5,405	1,098	6,503	14,084	1,409	15,493	21,996
Federated Life Insurance Company Of Canada	1,061	281	1,342	310	-	310	1,652
Financial Life Assurance Company Of Canada	5,200	-	5,200	2	-	2	5,202
First Canadian Insurance Corporation	-	1,145	1,145	-	-	-	1,145
Ford Life Insurance Company	-	284	284	-	-	-	284
The Franklin Life Insurance Company	115	-	115	4	-	4	119
General American Life Insurance Company	-	20	20	-	-	-	20
Gerling Global Life Insurance Company	2,268	-	2,268	1	-	1	2,269
Glacier National Life Assurance Company	1	-	1	-	-	-	1
Globe Life Insurance Company	25	-	25	-	-	-	25
The Great West Life Assurance Company	21,920	24,348	46,268	56,950	23,536	80,486	126,754
The Imperial Life Assurance Company Of Canada	8,062	647	8,709	21,403	-	21,403	30,112

Abstract of the Returns of Companies Transacting

LIFE INSURANCE- DIRECT PREMIUMS WRITTEN

in The Province of Alberta - 1990

Name of Company	Insurance Premiums			Consideration for Annuities			Grand Total
	Ordinary $'000	Group $'000	Total $'000	Ordinary $'000	Group $'000	Total $'000	$'000
Industrial - Alliance Life Insurance Company	100	59	159	51	6	57	2
John Hancock Mutual Insurance Company	8	46	54	-	10	10	
Laurentian Life Insurance Company Inc.	34	647	681	1	-	1	6
Laurentian Life Insurance Company Of Canada	544	-	544	-	-	-	5
Laurier Life Insurance Company	2,000	-	2,000	-	-	-	2,0
Liberty Life Assurance Company Of Boston	62	-	62	-	-	-	
Life Investors Insurance Company Of America	-	1	1	-	-	-	
London Life Insurance Company	64,007	5,509	69,516	43,871	11,314	55,185	124,7
Maccabees Life Insurance Company	2	-	2	-	-	-	
The Manufacturers Life Insurance Company	34,119	2,744	36,863	78,189	11,138	89,327	126,1
The Maritime Life Assurance Company	11,551	3,023	14,574	16,626	323	16,949	31,5
Massachusetts Indemnity And Life Insurance Company	4,061	-	4,061	1	-	1	4,0
Massachusetts Mutual Life Insurance Company	-	3	3	-	-	-	
Metropolitan Life Insurance Company	10,736	8,503	19,239	11,532	703	12,235	31,4
Metropolitan Life Insurance Company Of Canada	4,713	-	4,713	1,502	-	1,502	6,2
MDC Life Insurance Corporation	-	295	295	-	-	-	2
The Minnesota Mutual Life Insurance Company	6	2	8	-	-	-	
The Mutual Life Assurance Company Of Canada	32,720	7,177	39,897	64,642	29,971	94,613	134,5
The Mutual Life Insurance Company Of New York	140	2	142	2	1	3	1
Mutual Of Omaha Insurance Company	1,541	275	1,816	46	20	66	1,8
National Fidelity Life Insurance Company	11	-	11	-	-	-	
The National Life Assurance Company Of Canada	22,475	1,748	24,223	5,085	7,624	12,709	36,9
New York Life Insurance Company	17,071	139	17,210	13,876	-	13,876	31,0
New York Life Insurance Company Of Canada	4,141	57	4,198	9,018	-	9,018	13,2
NN Life Insurance Company Of Canada	4,921	-	4,921	12,987	-	12,987	17,9
North American Life And Casualty Company	89	441	530	-	-	-	5
North American Life Assurance Company	17,993	5,249	23,242	12,439	4,493	16,932	40,1
The North West Life Assurance Company Of Canada	1,893	79	1,972	1,823	-	1,823	3,7
Norwich Union Life Insurance Society	1,075	2	1,077	107	244	351	1,4
Paul Revere Life Insurance Company	1,053	276	1,329	449	4	453	1,7
Pennsylvania Life Insurance Company	600	10	610	202	5	207	8
Pierce National Life Insurance Company	1,383	-	1,383	12	-	12	1,3
Provident Life And Accident Insurance Company	1	101	102	-	-	-	1
The Prudential Assurance Company Limited	8,461	2,983	11,444	3,079	6,050	9,129	20,5
The Prudential Insurance Company Of America	10,918	8,540	19,458	9,251	(97)	9,154	28,6
The Prudential Life Assurance Company Of England (Canada)	426	1,368	1,794	12,357	8,438	20,795	22,5
Prudential Of America Life Insurance Company (Canada)	590	-	590	126	-	126	7
Reliable Life Insurance Company	248	912	1,160	-	-	-	1,1
Rocky Mountain Life Insurance Company	710	-	710	149	-	149	8
Royal Life Insurance Company Of Canada	1,528	52	1,580	13,214	-	13,214	14,7

Abstract of the Returns of Companies Transacting

LIFE INSURANCE- DIRECT PREMIUMS WRITTEN

in The Province of Alberta - 1990

Name of Company	Insurance Premiums			Consideration for Annuities			Grand Total $'000
	Ordinary $'000	Group $'000	Total $'000	Ordinary $'000	Group $'000	Total $'000	
Safeco Life Insurance Company	-	3	3	-	-	-	3
Seaboard Life Insurance Company	5,506	5,502	11,008	24,808	-	24,808	35,816
The Standard Life Assurance Company	3,427	424	3,851	21,772	37,288	59,060	62,911
State Farm Life Insurance Company	1,476	27	1,503	2,033	-	2,033	3,536
Sun Alliance And London Assurance Company (Canada)	696	-	696	11	-	11	707
Sun Alliance And London Assurance Company Limited	261	2	263	-	-	-	263
Sun Life Assurance Company Of Canada	35,498	18,349	53,847	47,860	34,549	82,409	136,256
Teachers Insurance And Annuity Association Of America	10	-	10	307	-	307	317
The Sovereign Life Insurance Company Of Canada	8,074	8	8,082	10,905	212	11,117	19,199
Toronto Mutual Life Insurance Company	572	-	572	10	-	10	582
Transamerica Life Insurance Company Of Canada	7,416	-	7,416	6,998	131	7,129	14,545
Transamerica Occidental Life Insurance Company	3,232	(19)	3,213	-	36	36	3,249
The Travelers Insurance Company	-	63	63	-	-	-	63
United American Insurance Company	7	-	7	-	-	-	7
UNUM Life Insurance Company	1	-	1	-	-	-	1
Wawanesa Mutual Life Insurance Company	1,706	502	2,208	3,498	-	3,498	5,706
Westbury Canadian Life Insurance Company	1,659	1,490	3,149	542	-	542	3,691
The Western Life Assurance Company	485	-	485	-	-	-	485
Zurich Life & Health Insurance Company Of Canada	-	1,979	1,979	-	1,479	1,479	3,458
Zurich Life Insurance Company Of Canada	8,306	17	8,323	7,940	540	8,480	16,803
TOTAL	445,451	169,913	615,364	596,050	236,624	832,674	1,448,038

Abstract of the Returns of Companies Transacting

LIFE INSURANCE - DIRECT CLAIMS INCLUDING DIVIDENDS

in The Province of Alberta - 1990

Name of Company		Death Claims $'000	Disability Claims $'000	Matured Endowment $'000	Annuity Payments $'000	Surrender Values $'000	Dividends $'000	GRAND TOTAL $'000
Abbey Life Insurance Company Of Canada	INSURANCE	1,497	-	-	-	35	3	1,535
	ANNUITY	-	-	-	-	-	-	-
	TOTAL	1,497	-	-	-	35	3	1,535
Aetna Life Insurance Company	INSURANCE	274	-	-	-	4	34	312
	ANNUITY	-	-	-	-	-	-	-
	TOTAL	274	-	-	-	4	34	312
Aetna Life Insurance Company Of Canada	INSURANCE	4,965	8	70	-	1,588	2,300	8,931
	ANNUITY	858	-	110	4,424	19,626	2	25,020
	TOTAL	5,823	8	180	4,424	21,214	2,302	33,951
Alexander Hamilton Life Insurance Company Of America	INSURANCE	197	-	-	-	-	-	197
	ANNUITY	-	-	-	-	-	-	-
	TOTAL	197	-	-	-	-	-	197
Allstate Life Insurance Company Of Canada	INSURANCE	540	-	9	-	260	-	809
	ANNUITY	-	-	-	123	1,512	-	1,635
	TOTAL	540	-	9	123	1,772	-	2,444
American Life Insurance Company	INSURANCE	680	-	-	-	-	-	680
	ANNUITY	-	-	-	358	-	-	358
	TOTAL	680	-	-	358	-	-	1,038
Balboa Life Insurance Company	INSURANCE	136	-	-	-	-	-	136
	ANNUITY	-	-	-	-	-	-	-
	TOTAL	136	-	-	-	-	-	136
Blue Cross Life Insurance Company Of Canada	INSURANCE	480	-	-	-	-	-	480
	ANNUITY	-	-	-	-	-	-	-
	TOTAL	480	-	-	-	-	-	480
The Canada Life Assurance Company	INSURANCE	16,893	13	199	-	4,025	7,223	28,353
	ANNUITY	2,011	-	-	13,958	21,316	13	37,298
	TOTAL	18,904	13	199	13,958	25,341	7,236	65,651
Chrysler Life Insurance Company Of Canada	INSURANCE	33	-	-	-	-	-	33
	ANNUITY	-	-	-	-	-	-	-
	TOTAL	33	-	-	-	-	-	33
CIGNA Life Insurance Company Of Canada	INSURANCE	31	-	-	-	-	-	31
	ANNUITY	-	-	-	-	-	-	-
	TOTAL	31	-	-	-	-	-	31
The Citadel Life Assurance Company	INSURANCE	688	-	35	-	505	63	1,291
	ANNUITY	18	-	-	774	2,594	10	3,396
	TOTAL	706	-	35	774	3,099	73	4,687
Co-operators Life Insurance Company	INSURANCE	1,662	-	83	-	1,087	1,403	4,235
	ANNUITY	35	-	-	1,218	1,938	19	3,210
	TOTAL	1,697	-	83	1,218	3,025	1,422	7,445
College Retirement Equities Fund	INSURANCE	-	-	-	-	-	-	-
	ANNUITY	-	-	-	509	205	-	714
	TOTAL	-	-	-	509	205	-	714
Colonia Life Insurance Company	INSURANCE	1,756	-	-	-	11	189	1,956
	ANNUITY	-	-	-	93	64	-	157
	TOTAL	1,756	-	-	93	75	189	2,113
Combined Insurance Company Of America	INSURANCE	17	-	-	-	3	-	20
	ANNUITY	-	-	-	-	-	-	-
	TOTAL	17	-	-	-	3	-	20
Commercial Union Life Assurance Company Of Canada	INSURANCE	764	9	59	-	533	366	1,731
	ANNUITY	-	-	71	68	1,417	5	1,561
	TOTAL	764	9	130	68	1,950	371	3,292

Abstract of the Returns of Companies Transacting

LIFE INSURANCE - DIRECT CLAIMS INCLUDING DIVIDENDS

in The Province of Alberta - 1990

Name of Company		Death Claims $'000	Disability Claims $'000	Matured Endowment $'000	Annuity Payments $'000	Surrender Values $'000	Dividends $'000	GRAND TOTAL $'000
Confederation Life Insurance Company	INSURANCE	9,568	3	149		634	2,152	12,506
	ANNUITY	38	-	-	5,094	47,371	25	52,528
	TOTAL	9,606	3	149	5,094	48,005	2,177	65,034
Connecticut General Life Insurance Company	INSURANCE	75	-	2		-	-	77
	ANNUITY	-	-	-	6	-	-	6
	TOTAL	75	-	2	6	-	-	83
Continental Assurance Company	INSURANCE	-	-	-		-	-	
	ANNUITY	-	-	-	7	-	-	7
	TOTAL	-	-	-	7	-	-	7
Cooperants Mutual Life Insurance Company	INSURANCE	9	-	-	-	-	-	9
	ANNUITY	31	-	-	-	-	-	31
	TOTAL	40	-	-	-	-	-	40
The Credit Life Insurance Company	INSURANCE	525	-	-	-	-	-	525
	ANNUITY	-	-	-	-	-	-	-
	TOTAL	525	-	-	-	-	-	525
Crown Life Insurance Company	INSURANCE	1,713	1	103		1,494	770	4,081
	ANNUITY	116	-	-	3,899	2,508	12	6,535
	TOTAL	1,829	1	103	3,899	4,002	782	10,616
Cumis Life Insurance Company	INSURANCE	934	21	-		8	86	1,049
	ANNUITY	-	-	-	103	2,722	2	2,827
	TOTAL	934	21	-	103	2,730	88	3,876
Desjardins Mutual Life Assurance Company	INSURANCE	56	-	-	-	-	-	56
	ANNUITY	46	-	-	-	-	-	46
	TOTAL	102	-	-	-	-	-	102
The Empire Life Insurance Company	INSURANCE	953	2	150		1,393	527	3,025
	ANNUITY	38	-	-	1,466	5,429	14	6,947
	TOTAL	991	2	150	1,466	6,822	541	9,972
The Equitable Life Assurance Society Of The United States	INSURANCE	268	-	-		10	14	292
	ANNUITY	-	-	-	40	-	19	59
	TOTAL	268	-	-	40	10	33	351
The Equitable Life Insurance Company Of Canada	INSURANCE	1,275	1	26		491	962	2,755
	ANNUITY	545	-	-	2,366	6,771	8	9,690
	TOTAL	1,820	1	26	2,366	7,262	970	12,445
Federated Life Insurance Company Of Canada	INSURANCE	193	-	-	8	327	-	528
	ANNUITY	-	-	-	15	203	-	218
	TOTAL	193	-	-	23	530	-	746
Financial Life Assurance Company Of Canada	INSURANCE	506	1	45		390	49	991
	ANNUITY	-	-	-	3	20	-	23
	TOTAL	506	1	45	3	410	49	1,014
First Canadian Insurance Corporation	INSURANCE	14	-	-	-	-	-	14
	ANNUITY	-	-	-	-	-	-	-
	TOTAL	14	-	-	-	-	-	14
Ford Life Insurance Company	INSURANCE	147	-	-	-	-	-	147
	ANNUITY	-	-	-	-	-	-	-
	TOTAL	147	-	-	-	-	-	147
The Franklin Life Insurance Company	INSURANCE	-	-	-	-	4	1	5
	ANNUITY	-	-	-	-	-	-	-
	TOTAL	-	-	-	-	4	1	5
General American Life Insurance Company	INSURANCE	20	-	-	-	-	-	20
	ANNUITY	-	-	-	-	-	-	-
	TOTAL	20	-	-	-	-	-	20

Abstract of the Returns of Companies Transacting

LIFE INSURANCE - DIRECT CLAIMS INCLUDING DIVIDENDS

in The Province of Alberta - 1990

Name of Company		Death Claims $'000	Disability Claims $'000	Matured Endowment $'000	Annuity Payments $'000	Surrender Values $'000	Dividends $'000	GRAND TOTA $'000
Gerling Global Life Insurance Company	INSURANCE	1,514	-	-	-	3	4	1,52
	ANNUITY	-	-	-	-	-	1	
	TOTAL	1,514	-	-	-	3	5	1,52
Globe Life Insurance Company	INSURANCE	306	-	-	-	54	-	36
	ANNUITY	-	-	-	-	-	-	
	TOTAL	306	-	-	-	54	-	36
The Great West Life Assurance Company	INSURANCE	25,384	32	269		3,944	7,787	37,41
	ANNUITY	1,499	-	-	21,608	34,130	127	57,36
	TOTAL	26,883	32	269	21,608	38,074	7,914	94,78
The Imperial Life Assurance Company Of Canada	INSURANCE	2,108	3	98		2,212	1,513	5,93
	ANNUITY	257	-	-	12,049	14,759	8	27,07
	TOTAL	2,365	3	98	12,049	16,971	1,521	33,00
Industrial - Alliance Life Insurance Company	INSURANCE	139	-	-	-	-	-	13
	ANNUITY	1,930	-	-	-	-	-	1,93
	TOTAL	2,069	-	-	-	-	-	2,06
John Alden Life Insurance Company	INSURANCE	-	-	-	-	-	-	
	ANNUITY	19	-	-	-	-	-	1
	TOTAL	19	-	-	-	-	-	1
John Hancock Mutual Insurance Company	INSURANCE	5	2	-		12	10	2
	ANNUITY	-	-	-	11	-	1	1
	TOTAL	5	2	-	11	12	11	4
Laurentian Life Insurance Company Inc.	INSURANCE	539	-	-	-	-	-	53
	ANNUITY	32	-	-	-	-	-	3
	TOTAL	571	-	-	-	-	-	57
Laurentian Life Insurance Company Of Canada	INSURANCE	348	1	-	-	24	-	37
	ANNUITY	-	-	-	-	-	-	
	TOTAL	348	1	-	-	24	-	37
Laurier Life Insurance Company	INSURANCE	577	-	-	-	10	-	58
	ANNUITY	-	-	-	-	-	-	
	TOTAL	577	-	-	-	10	-	58
Liberty Life Assurance Company Of Boston	INSURANCE	-	-	-	-	-	4	
	ANNUITY	-	-	-	-	-	-	
	TOTAL	-	-	-	-	-	4	
London Life Insurance Company	INSURANCE	12,122	267	485		13,113	21,547	47,53
	ANNUITY	1,139	-	-	10,785	26,263	517	38,70
	TOTAL	13,261	267	485	10,785	39,376	22,064	86,23
Maccabees Life Insurance Company	INSURANCE	10	-	3	-	3	2	1
	ANNUITY	-	-	-	-	-	-	
	TOTAL	10	-	3	-	3	2	1
The Manufacturers Life Insurance Company	INSURANCE	4,053	1,861	351		9,201	4,173	19,63
	ANNUITY	2,342	-	-	5,706	47,062	223	55,33
	TOTAL	6,395	1,861	351	5,706	56,263	4,396	74,97
The Maritime Life Assurance Company	INSURANCE	5,640	-	7		3,10	1,275	10,03
	ANNUITY	225	-	-	3,165	9,250	-	12,64
	TOTAL	5,865	-	7	3,165	12,358	1,275	22,67
Massachusetts Indemnity And Life Insurance Company	INSURANCE	415	-	-	-	-	-	41
	ANNUITY	-	-	-	-	9	-	
	TOTAL	415	-	-	-	9	-	42
Massachusetts Mutual Life Insurance Company	INSURANCE	-	-	-		-	2	
	ANNUITY	-	-	-	26	-	-	2
	TOTAL	-	-	-	26	-	2	2

Abstract of the Returns of Companies Transacting

LIFE INSURANCE - DIRECT CLAIMS INCLUDING DIVIDENDS

in The Province of Alberta - 1990

Name of Company		Death Claims $'000	Disability Claims $'000	Matured Endowment $'000	Annuity Payments $'000	Surrender Values $'000	Dividends $'000	GRAND TOTAL $'000
Metropolitan Life Insurance Company	INSURANCE	5,167	18	699		3,712	13	9,609
	ANNUITY	101	-	-	4,122	9,191	13	13,427
	TOTAL	5,268	18	699	4,122	12,903	26	23,036
Metropolitan Life Insurance Company Of Canada	INSURANCE	4,301	-	-	-	55	-	4,356
	ANNUITY	-	-	-	-	352	-	352
	TOTAL	4,301	-	-	-	407	-	4,708
MiC Life Insurance Corporation	INSURANCE	251	-	-	-	-	-	251
	ANNUITY	-	-	-	-	-	-	-
	TOTAL	251	-	-	-	-	-	251
The Minnesota Mutual Life Insurance Company	INSURANCE	1	-	-	-	-	5	6
	ANNUITY	-	-	-	-	-	-	-
	TOTAL	1	-	-	-	-	5	6
The Mutual Life Assurance Company Of Canada	INSURANCE	7,830	119	54		3,469	17,693	29,165
	ANNUITY	1,724	-	-	20,549	49,406	15	71,694
	TOTAL	9,554	119	54	20,549	52,875	17,708	100,859
The Mutual Life Insurance Company Of New York	INSURANCE	86	-	2	-	304	149	541
	ANNUITY	-	-	-	-	-	-	-
	TOTAL	86	-	2	-	304	149	541
Mutual Of Omaha Insurance Company	INSURANCE	312	-	27		292	181	812
	ANNUITY	-	-	-	8	33	3	44
	TOTAL	312	-	27	8	325	184	856
National Fidelity Life Insurance Company	INSURANCE	-	-	-	-	1	-	1
	ANNUITY	-	-	-	-	-	-	-
	TOTAL	-	-	-	-	1	-	1
The National Life Assurance Company Of Canada	INSURANCE	2,045	-	41		891	628	3,605
	ANNUITY	91	-	-	2,308	18,522	4,469	25,390
	TOTAL	2,136	-	41	2,308	19,413	5,097	28,995
New York Life Insurance Company	INSURANCE	3,194	85	84		4,671	5,529	13,563
	ANNUITY	-	-	-	842	-	21	863
	TOTAL	3,194	85	84	842	4,671	5,550	14,426
New York Life Insurance Company Of Canada	INSURANCE	644	-	-		165	-	809
	ANNUITY	20	-	-	1,402	3,111	-	4,533
	TOTAL	664	-	-	1,402	3,276	-	5,342
NN Life Insurance Company Of Canada	INSURANCE	1,297	5	38		271	55	1,666
	ANNUITY	45	-	649	1,506	3,793	2	5,995
	TOTAL	1,342	5	687	1,506	4,064	57	7,661
North American Life And Casualty Company	INSURANCE	201	-	14		166	-	381
	ANNUITY	-	-	-	2	-	-	2
	TOTAL	201	-	14	2	166	-	383
North American Life Assurance Company	INSURANCE	5,925	18	199		9,988	4,132	20,262
	ANNUITY	469	-	-	8,180	8,294	27	16,970
	TOTAL	6,394	18	199	8,180	18,282	4,159	37,232
The North West Life Assurance Company Of Canada	INSURANCE	974	-	-	-	369	34	1,377
	ANNUITY	-	-	-	-	710	1	711
	TOTAL	974	-	-	-	1,079	35	2,088
Norwich Union Life Insurance Society	INSURANCE	347	-	61		216	126	750
	ANNUITY	-	-	-	200	353	27	580
	TOTAL	347	-	61	200	569	153	1,330
Paul Revere Life Insurance Company	INSURANCE	478	-	22		180	(1)	679
	ANNUITY	-	-	-	22	4,354	-	4,376
	TOTAL	478	-	22	22	4,534	(1)	5,055

Abstract of the Returns of Companies Transacting

LIFE INSURANCE - DIRECT CLAIMS INCLUDING DIVIDENDS

in The Province of Alberta - 1990

Name of Company		Death Claims $'000	Disability Claims $'000	Matured Endowment $'000	Annuity Payments $'000	Surrender Values $'000	Dividends $'000	GRAND TOTAL $'000
Pennsylvania Life Insurance Company	INSURANCE	8	-	-	-	308	(3)	313
	ANNUITY	1	-	-	-	82	-	83
	TOTAL	9	-	-	-	390	(3)	396
Pierce National Life Insurance Company	INSURANCE	82	-	-	-	28	-	110
	ANNUITY	-	-	-	9	-	-	9
	TOTAL	82	-	-	9	28	-	119
Provident Life And Accident Insurance Company	INSURANCE	166	-	-	-	-	-	166
	ANNUITY	-	-	-	-	-	-	-
	TOTAL	166	-	-	-	-	-	166
The Prudential Assurance Company Limited	INSURANCE	4,051	-	97	-	1,427	4,098	9,673
	ANNUITY	75	-	-	3,589	13,074	34	16,772
	TOTAL	4,126	-	97	3,589	14,501	4,132	26,445
The Prudential Insurance Company Of America	INSURANCE	7,341	34	388	-	2,317	3,535	13,615
	ANNUITY	103	-	-	820	5,241	246	6,410
	TOTAL	7,444	34	388	820	7,558	3,781	20,025
The Prudential Life Assurance Company Of England (Canada)	INSURANCE	430	-	-	-	-	-	430
	ANNUITY	154	-	-	5,463	3,747	-	9,364
	TOTAL	584	-	-	5,463	3,747	-	9,794
Reliable Life Insurance Company	INSURANCE	365	-	1	-	1	-	367
	ANNUITY	-	-	-	-	-	-	-
	TOTAL	365	-	1	-	1	-	367
Rocky Mountain Life Insurance Company	INSURANCE	241	5	-	233	904	115	1,498
	ANNUITY	12	-	-	211	4,679	10	4,912
	TOTAL	253	5	-	444	5,583	125	6,410
Royal Life Insurance Company Of Canada	INSURANCE	440	-	2	-	130	285	857
	ANNUITY	2	-	-	476	825	6	1,309
	TOTAL	442	-	2	476	955	291	2,166
Seaboard Life Insurance Company	INSURANCE	1,732	-	29	-	1,135	168	3,064
	ANNUITY	509	-	258	4,259	9,079	1	14,106
	TOTAL	2,241	-	287	4,259	10,214	169	17,170
The Standard Life Assurance Company	INSURANCE	991	-	140	-	1,081	1,296	3,508
	ANNUITY	377	-	-	19,686	31,935	32	52,030
	TOTAL	1,368	-	140	19,686	33,016	1,328	55,538
State Farm Life Insurance Company	INSURANCE	316	-	4	-	221	524	1,065
	ANNUITY	-	-	-	38	1,169	108	1,315
	TOTAL	316	-	4	38	1,390	632	2,380
Sun Alliance And London Assurance Company (Canada)	INSURANCE	576	-	8	-	142	4	730
	ANNUITY	-	-	-	-	7	-	7
	TOTAL	576	-	8	-	149	4	737
Sun Alliance And London Assurance Company Limited	INSURANCE	20	-	10	-	37	48	115
	ANNUITY	-	-	-	-	-	-	-
	TOTAL	20	-	10	-	37	48	115
Sun Life Assurance Company Of Canada	INSURANCE	17,858	32	692	-	5,828	14,632	39,042
	ANNUITY	1,729	-	-	22,939	46,346	92	71,106
	TOTAL	19,587	32	692	22,939	52,174	14,724	110,148
Teachers Insurance And Annuity Association Of America	INSURANCE	-	-	-	-	-	6	6
	ANNUITY	1	-	-	260	-	572	833
	TOTAL	1	-	-	260	-	578	839
The Sovereign Life Insurance Company Of Canada	INSURANCE	1,454	-	156	-	1,646	311	3,567
	ANNUITY	19	-	-	438	5,301	1	5,759
	TOTAL	1,473	-	156	438	6,947	312	9,326

Abstract of the Returns of Companies Transacting

LIFE INSURANCE - DIRECT CLAIMS INCLUDING DIVIDENDS

in The Province of Alberta - 1990

Name of Company		Death Claims $'000	Disability Claims $'000	Matured Endowment $'000	Annuity Payments $'000	Surrender Values $'000	Dividends $'000	GRAND TOTAL $'000
Toronto Mutual Life Insurance Company	INSURANCE	244	-	27	-	214	150	635
	ANNUITY	-	-	-	8	8	3	19
	TOTAL	244	-	27	8	222	153	654
Transamerica Life Insurance Company Of Canada	INSURANCE	2,231	-	-		161	5	2,397
	ANNUITY	400	-	-	82	2,678	-	3,160
	TOTAL	2,631	-	-	82	2,839	5	5,557
Transamerica Occidental Life Insurance Company	INSURANCE	353	2	16		314	4	689
	ANNUITY	-	-	-	14	46	-	60
	TOTAL	353	2	16	14	360	4	749
The Travelers Insurance Company	INSURANCE	2	-	-		-	-	2
	ANNUITY	-	-	-	117	-	-	117
	TOTAL	2	-	-	117	-	-	119
Wawanesa Mutual Life Insurance Company	INSURANCE	639	-	10		244	177	1,070
	ANNUITY	22	-	-	358	2,106	1,082	3,568
	TOTAL	661	-	10	358	2,350	1,259	4,638
Westbury Canadian Life Insurance Company	INSURANCE	898	-	-		16	433	1,347
	ANNUITY	-	-	-	73	-	-	73
	TOTAL	898	-	-	73	16	433	1,420
The Western Life Assurance Company	INSURANCE	24	-	5		138	34	201
	ANNUITY	-	-	-	12	-	-	12
	TOTAL	24	-	5	12	138	34	213
Zurich Life & Health Insurance Company Of Canada	INSURANCE	1,021	-	-		-	-	1,021
	ANNUITY	-	-	-	296	-	-	296
	TOTAL	1,021	-	-	296	-	-	1,317
Zurich Life Insurance Company Of Canada	INSURANCE	2,668	-	68		595	93	3,424
	ANNUITY	1	-	-	692	859	6	1,558
	TOTAL	2,669	-	68	692	1,454	99	4,9[illegible]
	INSURANCE	177,233	2,543	5,037	241	86,123	106,918	378,095
	ANNUITY	17,034	-	1,085	186,855	470,470	7,777	683,224
	TOTAL	194,267	2,543	6,125	187,096	556,593	114,695	1,061,319

Abstract of the Returns of Companies Transacting

LIFE INSURANCE- EXHIBIT OF CERTIFICATES (DIRECT)

in The Province of Alberta - 1990

Name of Company		Gross in Force At end of 1989	New Insured And Other Additions		Ceased During The Year		Gross in Force At end of 1990	Net in Force At Year End
		Amount $'000	No.	Amount $'000	No.	Amount $'000	Amount $'000	Amount $'000
Abbey Life Insurance Company Of Canada	ORDINARY	150,033	14	1,396	60	13,229	138,200	26,515
	GROUP	346,375	1	178,121	-	815	523,681	163,633
	TOTAL	496,408	15	179,517	60	14,044	661,881	190,148
Aetna Life Insurance Company	ORDINARY		386		6	33	353	353
	GROUP	498,892	-	26,691	3	7,769	69,915	69,915
	TOTAL	498,892	386	26,691	9	7,802	70,268	70,268
Aetna Life Insurance Company Of Canada	ORDINARY	1,484,306	1,737	358,341	1,995	260,205	1,582,442	1,373,466
	GROUP	2,194,628	81	46,009	72	190,428	2,050,209	1,564,904
	TOTAL	3,678,934	1,818	404,350	2,067	450,633	3,632,651	2,938,370
Alexander Hamilton Life Insurance Company Of America	ORDINARY	7	1	6			12	12
	GROUP	60,343	3,186	21,261	2,669	18,772	62,832	62,832
	TOTAL	60,350	3,187	21,267	2,669	18,772	62,844	62,844
Allstate Life Insurance Company	ORDINARY	-	-	-	-	-	16,145	16,145
	GROUP	-	-	-	-	-	-	-
	TOTAL	-	-	-	-	-	16,145	16,145
Allstate Life Insurance Company Of Canada	ORDINARY	369,868	1,260	101,682	1,166	77,580	393,970	377,825
	GROUP	73,180	-	1,190	-	2,901	71,469	65,341
	TOTAL	443,048	1,260	102,872	1,166	80,481	465,439	443,166
American Bankers Life Assurance Company Of Florida	ORDINARY	-	-	-	-	-	-	-
	GROUP	91,581	-	13,582	-	282	104,881	57,660
	TOTAL	91,581	-	13,582	-	282	104,881	57,660
American Income Life Insurance Company	ORDINARY	-	367	10,012	47	1,341	8,671	8,671
	GROUP	-	-	-	-	-	-	-
	TOTAL	-	367	10,012	47	1,341	8,671	8,671
American Life Insurance Company	ORDINARY	525,188	174	28,098	428	89,050	464,235	195,934
	GROUP	46,029	5,319	18,060	2,930	1,418	62,671	11,660
	TOTAL	571,217	5,493	46,158	3,358	90,468	526,906	207,594
Amex Life Insurance Company	ORDINARY	-	-	-	-	-	-	-
	GROUP	4	24	3	11	1	6	6
	TOTAL	4	24	3	11	1	6	6
Balboa Life Insurance Company	ORDINARY	-	-	-	-	-	-	-
	GROUP	41,447	-	48,411	-	42,267	47,591	7,139
	TOTAL	41,447	-	48,411	-	42,267	47,591	7,139
Blue Cross Life Insurance Company Of Canada	ORDINARY	135	13,211	100	17,864	134	101	101
	GROUP	363	4,101	212	308	13	562	306
	TOTAL	498	17,312	312	18,172	147	663	407
The Canada Life Assurance Company	ORDINARY	1,515,918	2,754	321,701	2,539	166,675	1,670,943	1,624,683
	GROUP	6,621,038	38	660,132	92	652,391	6,628,780	6,628,780
	TOTAL	8,136,956	2,792	981,833	2,631	819,066	8,299,723	8,253,463
Chrysler Life Insurance Company Of Canada	ORDINARY							
	GROUP	5,458	221	2,605	367	3,624	4,440	2,841
	TOTAL	5,458	221	2,605	367	3,624	4,440	2,841
CIGNA Life Insurance Company Of Canada	ORDINARY	-	-	-	-	-	-	-
	GROUP	-	-	2,282	-	-	2,282	2,282
	TOTAL	-	-	2,282	-	-	2,282	2,282
The Citadel Life Assurance Company	ORDINARY	345,672	567	87,061	1,645	166,545	266,187	189,986
	GROUP	221,788	12	51,240	24	98,807	174,221	152,643
	TOTAL	567,460	579	138,301	1,669	265,352	440,408	342,629

Abstract of the Returns of Companies Transacting

LIFE INSURANCE- EXHIBIT OF CERTIFICATES (DIRECT)

in The Province of Alberta - 1990

Name of Company		Gross in Force At end of 1989	New Insured And Other Additions		Ceased During The Year		Gross in Force At end of 1990	Net in Force At Year End
		Amount $'000	No.	Amount $'000	No.	Amount $'000	Amount $'000	Amount $'000
Co-operators Life Insurance Company	ORDINARY	1,245,682	3,274	374,384	2,218	197,335	1,422,731	1,340,175
	GROUP	754,003	18	1,215,518	-	1,119,267	850,254	797,902
	TOTAL	1,999,685	3,292	1,589,902	2,218	1,316,602	2,272,985	2,138,077
Colonia Life Insurance Company	ORDINARY	329	387	52	278	39	343	202
	GROUP	-	-	-	-	-	-	-
	TOTAL	329	387	52	278	39	343	202
Combined Insurance Company Of America	ORDINARY	448	-	-	1	10	438	438
	GROUP	1,103	640	11,499	76	2,701	9,901	6,665
	TOTAL	1,551	640	11,499	77	2,711	10,339	7,103
Commercial Union Life Assurance Company Of Canada	ORDINARY	686,497	2,547	129,961	2,632	96,902	719,556	628,602
	GROUP	356,479	4,169	273,711	1,197	58,588	571,602	568,043
	TOTAL	1,042,976	6,716	403,672	3,829	155,490	1,291,158	1,196,645
Confederation Life Insurance Company	ORDINARY	349,466	489	60,598	772	41,508	368,555	351,104
	GROUP	7,700,143	24	317,006	18	408,908	7,608,241	7,608,241
	TOTAL	8,049,609	513	377,604	790	450,416	7,976,796	7,959,345
Connecticut General Life Insurance Company	ORDINARY	25	-	-	-	-	8,951	8,951
	GROUP	50,018	86	30,918	11	22,834	58,102	137,740
	TOTAL	50,043	86	30,918	11	22,834	67,053	146,691
Cooperants Mutual Life Insurance Company	ORDINARY	1,197	7	243	11	372	1,068	1,068
	GROUP	11,433	-	6,814	-	-	18,247	6,917
	TOTAL	12,630	7	7,057	11	372	19,315	7,985
The Credit Life Insurance Company	ORDINARY	-	-	-	-	-	-	-
	GROUP	195,180	17,431	290,571	2,866	143,391	342,360	342,087
	TOTAL	195,180	17,431	290,571	2,866	143,391	342,360	342,087
Crown Life Insurance Company	ORDINARY	367,377	291	26,184	902	38,835	354,726	560,219
	GROUP	758,889	78	398,963	27	8,694	1,149,159	1,126,231
	TOTAL	1,126,266	369	425,147	929	47,529	1,503,885	1,686,450
Cumis Life Insurance Company	ORDINARY	93,439	1,010	53,278	606	36,153	110,565	12,438
	GROUP	414,629	103	127,199	107	89,101	452,727	263,641
	TOTAL	508,068	1,113	180,477	713	125,254	563,292	276,079
Desjardins Mutual Life Assurance Company	ORDINARY	12,894	31	1,690	39	686	13,898	13,630
	GROUP	11,114	-	11,544	-	215	22,443	25,262
	TOTAL	24,008	31	13,234	39	901	36,341	38,892
The Empire Life Insurance Company	ORDINARY	518,268	827	81,159	1,369	84,470	514,957	431,009
	GROUP	57,789	18	5,635	26	21,888	41,536	41,084
	TOTAL	576,057	845	86,794	1,395	106,358	556,493	472,093
The Equitable Life Assurance Society Of The United States	ORDINARY	630	-	9	2	39	600	311
	GROUP	59,555	-	145	1	6,063	53,636	53,636
	TOTAL	60,185	-	154	3	6,102	54,236	53,947
The Equitable Life Insurance Company Of Canada	ORDINARY	536,581	1,679	226,555	776	81,400	681,735	620,637
	GROUP	366,578	38	41,604	17	31,111	377,071	343,360
	TOTAL	903,159	1,717	268,159	793	112,511	1,058,806	963,997
Federated Life Insurance Company Of Canada	ORDINARY	180,280	116	18,647	182	22,672	176,255	113,563
	GROUP	237,801	449	33,395	182	22,672	248,524	185,830
	TOTAL	418,081	565	52,042	364	45,344	424,779	299,393
Financial Life Assurance Company Of Canada	ORDINARY	940,577	569	206,275	653	153,939	992,914	141,846
	GROUP	-	-	-	-	-	-	-
	TOTAL	940,577	569	206,275	653	153,939	992,914	141,846

Abstract of the Returns of Companies Transacting

LIFE INSURANCE- EXHIBIT OF CERTIFICATES (DIRECT)

in The Province of Alberta - 1990

Name of Company		Gross in Force At end of 1989	New Insured And Other Additions		Ceased During The Year		Gross in Force At end of 1990	Net in Force At Year End
		Amount $'000	No.	Amount $'000	No.	Amount $'000	Amount $'000	Amount $'000
First Canadian Insurance Corporation	ORDINARY	20,640	3,058	36,765	282	6,560	50,845	50,845
	GROUP	-	-	-	-	-	-	-
	TOTAL	20,640	3,058	36,765	282	6,560	50,845	50,845
Ford Life Insurance Company	ORDINARY	29,357	4,282	63,513	972	18,216	28,219	28,219
	GROUP	-	-	-	-	-	-	-
	TOTAL	29,357	4,282	63,513	972	18,216	28,219	28,219
The Franklin Life Insurance Company	ORDINARY	26,009	1	872	22	7,483	19,399	8,380
	GROUP	-	-	-	-	-	-	-
	TOTAL	26,009	1	872	22	7,483	19,399	8,380
General American Life Insurance Company	ORDINARY	-	-	-	-	-	-	-
	GROUP	11,992	-	(2,997)	-	-	8,995	8,995
	TOTAL	11,992	-	(2,997)	-	-	8,995	8,995
Gerling Global Life Insurance Company	ORDINARY	576,208	954	174,701	499	84,725	666,185	339,485
	GROUP	-	-	-	-	-	-	-
	TOTAL	576,208	954	174,701	499	84,725	666,185	339,485
Glacier National Life Assurance Company	ORDINARY	11	312	1	196	1	12	12
	GROUP	1	-	-	58	1	-	-
	TOTAL	12	312	1	254	2	12	12
Globe Life Insurance Company	ORDINARY	3,771	-	10	16	294	3,487	1,292
	GROUP	1,107	-	52	-	130	1,029	1,029
	TOTAL	4,878	-	62	16	424	4,516	2,321
The Great West Life Assurance Company	ORDINARY	2,678,634	5,918	763,823	4,454	409,586	3,032,871	2,988,174
	GROUP	11,454	153	2,286,997	148	1,606,395	12,134,274	11,841,819
	TOTAL	2,690,088	6,071	3,050,820	4,602	2,015,981	15,167,145	14,829,993
The Imperial Life Assurance Company Of Canada	ORDINARY	608,200	1,569	150,034	1,370	101,307	656,927	602,140
	GROUP	722,428	22	29,823	72	623,998	128,252	128,252
	TOTAL	1,330,628	1,591	179,857	1,442	725,305	785,179	730,392
Industrial Alliance Life Insurance Company	ORDINARY	15,389	22	2,812	53	2,796	15,404	250,153
	GROUP	10,156	-	391	1	131	10,416	10,416
	TOTAL	25,545	22	3,203	54	2,927	25,820	260,569
John Hancock Mutual Insurance Company	ORDINARY	254	-	3	3	23	234	234
	GROUP	14,868	-	1,056	-	6	15,918	15,918
	TOTAL	15,122	-	1,059	3	29	16,152	16,152
Laurentian Life Insurance Company Inc.	ORDINARY	3,235	3	111	14	206	3,140	2,590
	GROUP	215,639	59	29,823	36	117,209	128,252	128,252
	TOTAL	218,874	62	29,934	50	117,415	131,392	130,842
Laurentian Life Insurance Company Of Canada	ORDINARY	60	1	-	116	7	53	49
	GROUP	-	-	-	-	-	-	-
	TOTAL	60	1	-	116	7	53	49
Laurier Life Insurance Company	ORDINARY	533,359	586	135,938	373	64,081	605,216	146,707
	GROUP	-	-	-	-	-	-	-
	TOTAL	533,359	586	135,938	373	64,081	605,216	146,707
Liberty Life Assurance Company Of Boston	ORDINARY	6,463	89	4,739	30	1,406	9,796	9,446
	GROUP	-	-	-	-	-	-	-
	TOTAL	6,463	89	4,739	30	1,406	9,796	9,446
Life Insurance Company Of North America	ORDINARY	-	-	-	-	-	2,282	2,282
	GROUP	-	-	-	-	-	-	-
	TOTAL	-	-	-	-	-	2,282	2,282

Abstract of the Returns of Companies Transacting

LIFE INSURANCE- EXHIBIT OF CERTIFICATES (DIRECT)

in The Province of Alberta - 1990

Name of Company		Gross in Force At end of 1989	New Insured And Other Additions		Ceased During The Year		Gross in Force At end of 1990	Net in Force At Year End
		Amount $'000	No.	Amount $'000	No.	Amount $'000	Amount $'000	Amount $'000
Life Investors Insurance Company Of America	ORDINARY							
	GROUP	15	3,696	49	357	12	52	52
	TOTAL	15	3,696	49	357	12	52	52
London Life Insurance Company	ORDINARY	4,953,049	11,470	945,024	11,308	613,948	5,284,124	5,187,196
	GROUP	1,665,468	190	497,576	175	628,443	1,534,600	1,534,600
	TOTAL	6,618,517	11,660	1,442,600	11,483	1,242,391	6,818,724	6,721,796
Maccabees Life Insurance Company	ORDINARY	251	7	5	11	15	240	240
	GROUP	-	-	-	-	-	-	-
	TOTAL	251	7	5	11	15	240	240
The Manufacturers Life Insurance Company	ORDINARY	2,835,773	5,436	522,597	4,666	244,339	3,114,031	3,361,104
	GROUP	1,075,868	189	756,608	211	778,214	1,054,262	1,055,362
	TOTAL	3,911,641	5,625	1,279,205	4,877	1,022,553	4,168,293	4,416,466
The Maritime Life Assurance Company	ORDINARY	1,284,100	1,986	277,353	994	124,583	1,434,870	1,141,904
	GROUP	1,371,599	9	(46,344)	5	1,177,301	1,207,525	811,534
	TOTAL	2,653,699	1,995	231,009	998	1,301,884	2,642,395	1,953,438
Massachusetts Indemnity And Life Insurance Company	ORDINARY	1,198,978	3,018	830,854	2,105	528,272	1,501,560	1,095,437
	GROUP	-	-	-	-	-	-	-
	TOTAL	1,198,978	3,018	830,854	2,105	528,272	1,501,560	1,095,437
Massachusetts Mutual Life Insurance Company	ORDINARY	38					38	38
	GROUP	1,332	1	116	5	344	1,104	1,104
	TOTAL	1,370	1	116	5	344	1,142	1,142
Metropolitan Life Insurance Company	ORDINARY	551,901	338	18,687	2,446	51,871	518,717	946,012
	GROUP	2,285,667	4,272	398,302	1,518	64,611	2,619,358	2,613,891
	TOTAL	2,837,568	4,610	416,989	3,964	116,482	3,138,085	3,559,903
Metropolitan Life Insurance Company Of Canada	ORDINARY	590,588	3,286	433,494	874	95,773	928,309	444,764
	GROUP	-	-	-	-	-	-	-
	TOTAL	590,588	3,286	433,494	874	95,773	928,309	444,764
MIC Life Insurance Corporation	ORDINARY							
	GROUP	195,126	21,479	374,766	31,774	480,302	89,590	89,590
	TOTAL	195,126	21,479	374,766	31,774	480,302	89,590	89,590
The Minnesota Mutual Life Insurance Company	ORDINARY							
	GROUP	738	5	138	-	-	876	876
	TOTAL	738	5	138	-	-	876	876
The Mutual Life Assurance Company Of Canada	ORDINARY	3,639,469	7,327	792,648	4,855	358,795	4,073,322	4,070,344
	GROUP	2,615,920	105	374,328	145	230,774	2,759,473	2,757,687
	TOTAL	6,255,389	7,432	1,166,976	5,000	589,569	6,832,795	6,828,031
The Mutual Life Insurance Company Of New York	ORDINARY	5,745	-	26	104	842	4,929	4,929
	GROUP	7,148	-	-	-	2,512	4,636	4,636
	TOTAL	12,893	-	26	104	3,354	9,565	9,565
Mutual Of Omaha Insurance Company	ORDINARY	112,722	550	29,509	578	23,963	118,268	104,165
	GROUP	(23,537)	2	107,218	1	10,540	73,141	71,978
	TOTAL	89,185	552	136,727	579	34,503	191,409	176,143
National Fidelity Life Insurance Company	ORDINARY	2,504	-	-	4	169	2,335	1,435
	GROUP	-	-	-	-	-	-	-
	TOTAL	2,504	-	-	4	169	2,335	1,435
The National Life Assurance Company Of Canada	ORDINARY	1,929,844	1,700	333,795	1,569	174,978	2,088,661	1,398,807
	GROUP	612,748	12	125,671	40	33,583	704,836	673,449
	TOTAL	2,542,592	1,712	459,466	1,609	208,561	2,793,497	2,072,256

Abstract of the Returns of Companies Transacting

LIFE INSURANCE- EXHIBIT OF CERTIFICATES (DIRECT)

in The Province of Alberta - 1990

Name of Company		Gross in Force At end of 1989	New Insured And Other Additions		Ceased During The Year		Gross in Force At end of 1990	Net in Force Year E
		Amount $'000	No.	Amount $'000	No.	Amount $'000	Amount $'000	Amou $'000
New York Life Insurance Company	ORDINARY	1,901,823	1,429	164,444	2,877	250,186	1,816,082	1,76
	GROUP	52,624	-	8,503	-	14,924	46,204	4
	TOTAL	1,954,447	1,429	172,947	2,877	265,110	1,862,286	1,81
New York Life Insurance Company Of Canada	ORDINARY	449,546	2,574	328,266	1,514	140,948	636,864	55
	GROUP	5,259	41	33,135	1	1,151	37,243	3
	TOTAL	454,805	2,615	361,401	1,515	142,099	674,107	59
NN Life Insurance Company Of Canada	ORDINARY	733,877	1,045	172,030	857	98,321	807,586	43
	GROUP	565	-	-	19	307	259	
	TOTAL	734,442	1,045	172,030	876	98,628	807,845	43
North American Life And Casualty Company	ORDINARY	6,266	4	15	72	599	5,682	5
	GROUP	315,386	-	-	-	(20,945)	336,331	33
	TOTAL	321,652	4	15	72	(20,346)	342,013	34
North American Life Assurance Company	ORDINARY	1,727,692	2,813	252,011	3,433	179,593	1,800,108	1,54
	GROUP	1,049,898	135	328,811	57	189,927	1,188,783	1,18
	TOTAL	2,777,590	2,948	580,822	3,490	369,520	2,988,891	2,72
The North West Life Assurance Company Of Canada	ORDINARY	390,098	904	146,016	744	85,098	451,016	16
	GROUP	9	-	-	1	-	9	
	TOTAL	390,107	904	146,016	745	85,098	451,025	16
Norwich Union Life Insurance Society	ORDINARY	95,925	698	22,425	236	10,028	108,323	9
	GROUP	120	2	303	-	1	422	
	TOTAL	96,045	700	22,728	236	10,029	108,745	9
Old Republic Life Insurance Company	ORDINARY	-	-	-	-	-	-	
	GROUP	2,155	-	-	53	2,155	-	
	TOTAL	2,155	-	-	53	2,155	-	
Paul Revere Life Insurance Company	ORDINARY	194,636	146	21,173	253	22,708	193,102	13
	GROUP	90,309	72	57,760	27	19,346	128,724	12
	TOTAL	284,945	218	78,933	280	42,054	321,826	26
Pennsylvania Life Insurance Company	ORDINARY	52,996	141	2,893	363	8,789	47,100	4
	GROUP	6,604	-	-	-	3,103	3,501	3
	TOTAL	59,600	141	2,893	363	11,892	50,601	5
Pierce National Life Insurance Company	ORDINARY	8,828	728	2,292	225	753	10,367	1
	GROUP	-	-	-	-	-	-	
	TOTAL	8,828	728	2,292	225	753	10,367	1
Provident Life And Accident Insurance Company	ORDINARY	58	3	14	-		72	
	GROUP	23,816	-	23,312	-	2,215	44,912	4
	TOTAL	23,874	3	23,326	-	2,215	44,984	4
The Prudential Assurance Company Limited	ORDINARY	691,970	1,475	113,763	1,126	69,583	736,150	84
	GROUP	1,335,256	-	196,086	4	11,849	1,519,494	1,51
	TOTAL	2,027,226	1,475	309,849	1,130	81,432	2,255,644	2,36
The Prudential Insurance Company Of America	ORDINARY	670,309	1,246	59,550	173	1,650	42,201	68
	GROUP	4,117,536	22	281,085	27	90,174	4,308,446	2,67
	TOTAL	4,787,845	1,268	340,635	200	91,824	4,350,647	3,35
The Prudential Life Assurance Company Of England (Canada)	ORDINARY	138,988	371	54,800	234	29,993	163,795	16
	GROUP	276,722	28	83,212	9	8,889	351,045	32
	TOTAL	415,710	399	138,012	243	38,882	514,840	48
Prudential Of America Life Insurance Company (Canada)	ORDINARY	-	72	22,845	-	-	22,845	2
	GROUP	-	-	-	-	-	-	
	TOTAL	-	72	22,845	-	-	22,845	2

Abstract of the Returns of Companies Transacting

LIFE INSURANCE- EXHIBIT OF CERTIFICATES (DIRECT)

in The Province of Alberta - 1990

Name of Company		Gross in Force At end of 1989	New Insured And Other Additions		Ceased During The Year		Gross in Force At end of 1990	Net in Force At Year End
		Amount $'000	No.	Amount $'000	No.	Amount $'000	Amount $'000	Amount $'000
Reliable Life Insurance Company	ORDINARY	53,703	75	24,219	57	14,200	63,722	4,531
	GROUP	272,938	-	338,201	-	299,973	311,166	30,726
	TOTAL	326,641	75	362,420	57	314,173	374,888	35,257
Rocky Mountain Life Insurance Company	ORDINARY	58,968	3	68	488	9,491	49,546	27,848
	GROUP	-	-	-	-	-	-	-
	TOTAL	58,968	3	68	488	9,491	49,546	27,848
Royal Life Insurance Company Of Canada	ORDINARY	193,967	838	102,865	364	32,299	264,533	244,557
	GROUP	14,489	-	969	-	-	15,458	14,768
	TOTAL	208,456	838	103,834	364	32,299	279,991	259,325
Seaboard Life Insurance Company	ORDINARY	863,998	1,596	184,640	1,791	149,305	899,334	684,509
	GROUP	694,399	5	720,901	3	378,076	1,037,225	1,019,207
	TOTAL	1,558,397	1,601	905,541	1,794	527,381	1,936,559	1,703,716
The Standard Life Assurance Company	ORDINARY	303,936	292	34,764	478	60,888	277,813	272,921
	GROUP	20,930	25	34,199	5	2,878	52,252	52,252
	TOTAL	324,866	317	68,963	483	63,766	330,065	325,173
State Farm Life Insurance Company	ORDINARY	160,233	636	55,752	260	15,695	200,289	200,289
	GROUP	65,059	-	1,520	-	-	7,580	7,580
	TOTAL	225,292	636	57,272	260	15,695	207,869	207,869
Sun Alliance And London Assurance Company (Canada)	ORDINARY	159,400	164	33,741	225	18,994	174,148	100,236
	GROUP	-	-	-	-	-	-	-
	TOTAL	159,400	164	33,741	225	18,994	174,148	100,236
Sun Alliance And London Assurance Company Limited	ORDINARY	37,210	25	2,047	85	5,936	33,320	39,100
	GROUP	595	-	291	-	-	887	823
	TOTAL	37,805	25	2,338	85	5,936	34,207	39,923
Sun Life Assurance Company Of Canada	ORDINARY	3,192,099	4,204	401,694	4,302	218,413	3,375,381	3,375,381
	GROUP	6,102,368	120	601,354	168	9,919	6,693,802	6,678,089
	TOTAL	9,294,467	4,324	1,003,048	4,470	228,332	10,069,183	10,053,470
Teachers Insurance And Annuity Association Of America	ORDINARY	1,709	1	20	2	185	1,543	1,543
	GROUP	-	-	-	-	-	-	-
	TOTAL	1,709	1	20	2	185	1,543	1,543
The Sovereign Life Insurance Company Of Canada	ORDINARY	1,108,367	2,568	210,791	3,582	201,983	1,117,176	638,573
	GROUP	16,173	-	-	-	31	16,142	15,322
	TOTAL	1,124,540	2,568	210,791	3,582	202,014	1,133,318	653,895
Toronto Mutual Life Insurance Company	ORDINARY	92,617	75	10,498	227	13,360	89,754	52,258
	GROUP	-	-	-	-	-	-	-
	TOTAL	92,617	75	10,498	227	13,360	89,754	52,258
Transamerica Life Insurance Company Of Canada	ORDINARY	1,690,435	2,402	354,224	1,309	157,203	1,887,456	1,651,271
	GROUP	-	-	-	-	-	-	-
	TOTAL	1,690,435	2,402	354,224	1,309	157,203	1,887,456	1,651,271
Transamerica Occidental Life Insurance Company	ORDINARY	356,390	263	25,021	807	43,323	338,089	391,667
	GROUP	34,165	-	363	-	17,646	16,882	16,882
	TOTAL	390,555	263	25,384	807	60,969	354,971	408,549
The Travelers Insurance Company	ORDINARY	31,103	-	(1,593)	-	4,471	25,039	25,039
	GROUP	-	-	-	-	-	-	-
	TOTAL	31,103	-	(1,593)	-	4,471	25,039	25,039
United American Insurance Company	ORDINARY	85	19	105	18	95	95	95
	GROUP	-	-	-	-	-	-	-
	TOTAL	85	19	105	18	95	95	95

Abstract of the Returns of Companies Transacting

LIFE INSURANCE- EXHIBIT OF CERTIFICATES (DIRECT)

in The Province of Alberta - 1990

Name of Company		Gross in Force At end of 1989	New Insured And Other Additions		Ceased During The Year		Gross in Force At end of 1990	Net in Force A Year En
		Amount $'000	No.	Amount $'000	No.	Amount $'000	Amount $'000	Amount $'000
UNUM Life Insurance Company	ORDINARY	78	-	-	4	71	7	
	GROUP	-	-	-	-	-	-	
	TOTAL	78	-	-	4	71	7	
UNUM Life Insurance Company Of America	ORDINARY	-	-	-	-	-	-	
	GROUP	-	1	139	-	-	139	
	TOTAL		1	139	-	-	139	
Wawanesa Mutual Life Insurance Company	ORDINARY	243,219	600	60,375	448	30,066	273,528	254
	GROUP	190,139	-	79,091	-	18,606	250,624	216
	TOTAL	433,358	600	139,466	448	48,672	524,152	470
Westbury Canadian Life Insurance Company	ORDINARY	384,201	440	54,870	306	48,988	390,084	74
	GROUP	569,104	(3,222)	22,129	13	421	590,812	570
	TOTAL	953,305	(2,782)	76,999	319	49,409	980,896	644
The Western Life Assurance Company	ORDINARY	59,404	101	23,299	153	10,161	72,542	27
	GROUP	-	-	-	-	-	-	
	TOTAL	59,404	101	23,299	153	10,161	72,542	27
Zurich Life & Health Insurance Company Of Canada	ORDINARY	-	-	-	-	-	-	
	GROUP	805,230	91	110,786	95	167,628	748,388	539
	TOTAL	805,230	91	110,786	95	167,628	748,388	539
Zurich Life Insurance Company Of Canada	ORDINARY	1,848,343	1,446	193,671	2,049	296,163	1,745,852	937
	GROUP	45,064	-	-	99	44,663	399	207
	TOTAL	1,893,407	1,446	193,671	2,148	340,826	1,746,251	1,144
	ORDINARY	48,750,746	105,668	10,639,669	101,912	6,643,683	52,086,184	45,605
	GROUP	48,159,589	70,891	11,788,729	47,385	10,001,611	61,897,456	57,821
	TOTAL	96,910,335	176,559	22,428,398	149,297	16,645,294	113,983,640	103,427

Abstract of the Returns of Fraternal Societies

DIRECT PREMIUMS (INCLUDING DUES) AND DIRECT CLAIMS INCURRED

in The Province of Alberta - 1990

Name of Society	Direct Premiums, Contributions and Dues					Direct Claims			
	Life Insurance Fund	Annuity Fund	Accident & Sickness Insurance Fund	Other Funds	Total	Life Insurance Fund	Accident & Sickness Insurance Fund	Other Funds	Total
	$'000	$'000	$'000	$'000	$'000	$'000	$'000	$'000	$'000
Actra Fraternal Benefit Society	27	284	76	-	387	-	63	-	63
The Associated Canadian Travellers	1	-	29	62	92	12	57	-	69
Canadian Foresters Life Insurance Society	80	241	-	-	321	393	-	-	393
Canadian Slovak Benefit Society	2	-	-	-	2	20	-	-	20
Croation Fraternal Union Of America	23	-	1	-	24	5	-	-	5
Electrical Workers' Benefit Association	40	-	-	14	54	10	-	-	10
The Grand Orange Lodge Of British America Benefit Fund	13	-	-	-	13	2	-	-	2
Independent Mutual Benefit Federation		-	-	1	1	-	-	1	1
The Independent Order Of Foresters	5,553	1,877	15	-	7,445	2,655	77	-	2,732
Knights Of Columbus	2,606	1,247	-	-	3,853	1,936	-	-	1,936
Lutheran Life Insurance Society Of Canada	1,952	2,305	59	-	4,316	2,257	15	-	2,272
North American Benefit Association	1	-	-	-	1	2	-	-	2
The North West Commercial Travellers' Association Of Canada	9	-	-	54	63	47	-	-	47
The Order Of United Commercial Travelers Of America	-	-	9	-	9	-	(1)	-	(1)
Sons Of Norway	396	36	13	-	445	189	13	-	202
Sons Of Scotland Benevolent Association	2	-	-	-	2	8	-	-	8
Ukrainian Mutual Benefit Association Of Saint Nicholas Of Canada	10	-	-	4	14	53	-	-	53
Ukrainian National Association, Inc.	11	-	-	-	11	16	-	-	16
United Transportation Union Insurance Association Inc.	13	-	16	-	29	36	6	-	42
Workers Benevolent Association Of Canada	18	-	-	-	18	54	1	27	82
TOTAL	10,757	5,990	218	135	17,100	7,695	231	28	7,954

Abstract of the Returns of Fraternal Societies Transacting

LIFE INSURANCE- EXHIBIT OF CERTIFICATES (DIRECT)

in The Province of Alberta - 1990

Name of Society	Gross in Force At end of 1989		New Insured And Other Additions		Ceased During The Year		Gross in Force At end of 1990		Net in Force A Year E
	No.	Amount $'000	No.	Amount $'000	No.	Amount $'000	No.	Amount $'000	Amount $'000
Actra Fraternal Benefit Society	570	4,869	77	3,553	149	1,323	538	7,361	5,
The Associated Canadian Travellers	200	708	-	-	14	59	229	922	
Canadian Foresters Life Insurance Society	893	4,203	20	184	88	499	825	3,889	3,
Canadian Slovak Benefit Society	84	115	-	3	11	20	73	98	
Croation Fraternal Union Of America	307	2,836	-	-	34	473	289	2,694	2,
Electrical Workers' Benefit Association	3,180	7,632	153	367	545	1,308	3,140	7,536	7,
The Grand Orange Lodge Of British America Benefit Fund	109	344	5	28	1	2	113	370	
Independent Mutual Benefit Federation	5	-	-	-	1	-	4	-	
The Independent Order Of Foresters	16,559	568,253	3,488	21,303	2,002	70,190	18,685	574,219	572,
Knights Of Columbus	6,789	168,151	22	2,281	229	10,719	7,229	190,089	190,
Lutheran Life Insurance Society Of Canada	6,236	126,683	44	3,553	371	11,424	6,220	147,614	133,
North American Benefit Association	109	39	-	1	6	2	103	38	
The North West Commercial Travellers' Association Of Canada	1,920	1,924	4	4	189	185	1,957	1,936	1,
Sons Of Norway	688	37,766	3	254	105	7,022	707	45,104	25,
Sons Of Scotland Benevolent Association	82	160	-	7	1	2	82	168	
Ukrainian Mutual Benefit Association Of Saint Nicholas Of Canada	152	878	-	40	11	100	143	820	
Ukrainian National Association, Inc.	115	219	7	15	48	78	76	162	
United Transportation Union Insurance Association Inc.	107	1,525	12	54	27	83	92	1,496	1,
Workers Benevolent Association Of Canada	576	1,309	5	56	50	110	544	1,338	1,
TOTAL	38,681	927,614	3,840	31,703	3,882	103,599	41,049	985,854	948,

Abstract of the Returns of Companies Transacting

AUTOMOBILE - PROPERTY

in The Province of Alberta - 1990

NAME OF COMPANY	AUTOMOBILE			PROPERTY		
	Total Direct Premiums Written $'000	Total Direct Claims $'000	Claims Ratio *	Total Direct Premiums Written $'000	Total Direct Claims $'000	Claims Ratio *
Aegon Insurance Company (U.K.) Limited	-	-	-	1	-	-
Aetna Casualty And Surety Company	(66)	236	-	378	25	6.6%
Affiliated F M Insurance Company	-	-	-	225	1,806	802.7%
Alberta Motor Association Insurance Company	56,776	60,044	105.8%	5,445	4,072	74.8%
Allendale Mutual Insurance Company	-	-	-	4,057	864	21.3%
Allstate Insurance Company Of Canada	17,607	14,826	84.2%	8,315	9,792	117.8%
Alpina Insurance Company Limited	2,525	2,338	92.6%	476	399	83.8%
American Bankers Insurance Company Of Florida	-	-	-	2,578	445	17.3%
American Home Assurance Company	234	(90)	-	8,717	11,313	129.8%
The American Road Insurance Company	1,027	582	56.7%	-	3	-
AXA Home Insurance Company	12,511	9,980	79.8%	2,755	2,568	93.2%
The Boiler Inspection And Insurance Company Of Canada	-	-	-	149	(158)	-
Calvert Insurance Company	74	123	166.2%	20	4	20.0%
Canada Life Casualty Insurance Company	1,791	2,043	114.1%	427	437	102.3%
Canada West Insurance Company	24,870	33,626	135.2%	4,427	4,065	91.8%
Canadian & Commerce Insurance Company	253	217	85.8%	64	32	50.0%
Canadian General Insurance Company	1,177	1,432	121.7%	1,026	998	97.3%
Canadian Group Underwriters Insurance Company	5	-	-	-	-	-
Canadian Home Assurance Company	25,083	28,187	112.4%	22,243	31,948	143.6%
Canadian Oil & Gas Reciprocal Insurance Exchange	12	-	-	-	-	-
The Canadian Provincial Insurance Company	1,386	1,188	85.7%	353	171	48.4%
The Canadian Surety Company	10,456	6,977	66.7%	4,296	4,011	93.4%
Canadian Universities Reciprocal Insurance Exchange	-	-	-	379	1,001	264.1%
Chateau Insurance Company	8	5	62.5%	44	155	352.3%
Chequers Insurance Company	74	19	25.7%	64	33	51.6%
Chrysler Insurance Company	513	246	48.0%	1	-	-
Chubb Insurance Company Of Canada	13	10	76.9%	5,644	3,617	64.1%
CIGNA Insurance Company Of Canada	1,525	723	47.4%	6,502	4,342	66.8%
The Citadel General Assurance Company	1,610	1,635	101.6%	1,092	1,512	138.5%
Co-operators General Insurance Company	79,471	74,369	93.6%	31,318	20,826	66.5%
Commerce And Industry Insurance Company Of Canada	3	1	33.3%	157	(169)	-
Commerce Group Insurance Company	-	-	-	10	2	20.0%
Commercial Union Assurance Company Of Canada	15,089	12,793	84.8%	12,307	8,291	67.4%
Commercial Union Assurance Company Plc	-	-	-	21	-	-
Commonwealth Insurance Company	-	-	-	8,265	4,357	52.7%
Constitution Insurance Company Of Canada	4,921	4,516	91.8%	1,011	437	43.2%
Continental Casualty Company	-	43	-	-	-	-
The Continental Insurance Company	1,045	4,057	388.2%	1,559	2,278	146.1%
The Continental Insurance Company Of Canada	12,779	10,204	79.8%	11,049	8,031	72.7%
Cornhill Insurance Company Of Canada	959	823	85.8%	245	118	48.2%

Abstract of the Returns of Companies Transacting

AUTOMOBILE - PROPERTY

in The Province of Alberta - 1990

NAME OF COMPANY	AUTOMOBILE			PROPERTY		
	Total Direct Premiums Written $'000	Total Direct Claims $'000	Claims Ratio *	Total Direct Premiums Written $'000	Total Direct Claims $'000	Claims Ratio *
Coseco Insurance Company	4,566	4,336	95.0%	1,080	845	78.2%
Cumis General Insurance Company	156	134	85.9%	711	444	62.4%
The Dominion Insurance Corporation	4,111	3,069	74.7%	1,422	761	53.5%
The Dominion Of Canada General Insurance Company	25,181	33,384	132.6%	7,542	6,889	91.3%
Economical Mutual Insurance Company	15,564	16,121	103.6%	10,029	9,228	92.0%
Elite Insurance Company	-	-	-	11,532	8,925	77.4%
Employers Insurance Of Wausau A Mutual Company	7	(348)	-	17	(55)	-
English & American Insurance Company Limited	-	-	-	125	104	83.2%
The Equitable General Insurance Company	-	(1)	-	-	10	-
Federal Insurance Company	1	3	300.0%	6	12	200.0%
Federated Insurance Company Of Canada	5,868	5,328	90.8%	3,377	4,670	138.3%
Federated Mutual Insurance Company	-	(103)	-	(1)	(2)	-
Federation Insurance Company Of Canada	1,006	1,262	125.4%	392	397	101.3%
Fireman's Fund Insurance Company	7	5	71.4%	683	1,162	170.1%
First National Insurance Company Of America	1,677	1,750	104.4%	-	-	-
Foresters Indemnity Company	-	-	-	255	114	44.7%
GAN Canada Insurance Company	-	(312)	-	443	748	168.8%
The General Accident Assurance Company Of Canada	31,816	30,311	95.3%	12,477	10,360	83.0%
General Insurance Company Of America	208	106	51.0%	388	140	36.1%
Gerling Global General Insurance Company	-	-	-	9,177	7,049	76.8%
Gore Mutual Insurance Company	4,251	6,367	149.8%	1,202	2,415	200.9%
Grain Insurance And Guarantee Company	-	-	-	2,356	653	27.7%
The Guarantee Company Of North America	-	38	-	-	2	-
Guardian Insurance Company Of Canada	33,007	28,905	87.6%	14,030	11,570	82.5%
The Halifax Insurance Company	9,346	7,286	78.0%	3,985	3,705	93.0%
The Hanover Insurance Company	-	-	-	23	17	73.9%
The Hartford Fire Insurance Company	22	8	36.4%	2,884	1,585	55.0%
Hartford Insurance Company	78	16	20.5%	36	1	2.8%
Herald Insurance Company	333	579	173.9%	256	(73)	-
The Home Insurance Company	2	740	37000.0%	722	(262)	-
Insurance Company Of North America	-	(54)	-	-	(10)	-
The Insurance Corporation Of Ireland Limited	-	11	-	-	9	-
Jevco Insurance Company	600	1,077	179.5%	25	-	-
John Deere Insurance Company Of Canada	-	-	-	1,131	596	52.7%
Jubilee Reciprocal Insurance Exchange	-	-	-	389	377	96.9%
Kansa General Insurance Company	-	-	-	3	116	3866.7%
Laurentian Casualty Company Of Canada	(48)	446	-	13	(47)	-
Laurentian Pacific Insurance Company	13,667	12,195	89.2%	6,463	4,757	73.6%
The Laurentian Shield Insurance Company	-	-	-	37	-	-
Le Groupe Desjardins, Assurances Generales	-	(1)	-	-	1	-

Abstract of the Returns of Companies Transacting

AUTOMOBILE - PROPERTY

in The Province of Alberta - 1990

NAME OF COMPANY	AUTOMOBILE			PROPERTY		
	Total Direct Premiums Written $'000	Total Direct Claims $'000	Claims Ratio %	Total Direct Premiums Written $'000	Total Direct Claims $'000	Claims Ratio %
Liberty Mutual Fire Insurance Company	11,729	11,566	98.6%	2,459	1,898	77.2%
Liberty Mutual Insurance Company	1,487	1,762	118.5%	(27)	154	-
London And Midland General Insurance Company	-	(7)	-	267	124	46.4%
Lumbermen's Underwriting Alliance	-	-	-	470	669	142.3%
Lumbermens Mutual Casualty Company	246	119	48.4%	266	-	-
Maplex General Insurance Company	336	492	146.4%	931	689	74.0%
Marine Indemnity Insurance Company Of America	-	-	-	232	253	109.1%
Markel Insurance Company Of Canada	1,159	1,607	138.7%	95	(41)	-
Mennonite Mutual Relief Insurance Company Ltd.	-	-	-	555	232	41.8%
Metropolitan Insurance Company	4,270	4,961	114.8%	1,334	1,065	79.8%
The Missisquoi Insurance Company	6,602	4,619	70.0%	-	-	-
Motors Insurance Corporation	660	614	93.0%	9	1	11.1%
New Hampshire Insurance Company	40	45	112.5%	1,880	4,711	250.6%
New Rotterdam Insurance Company	-	(210)	-	295	499	169.2%
Niagara Fire Insurance Company	1,289	2,235	173.4%	300	1,023	341.0%
The Non-Marine Underwriters, Members Of Lloyd's, London, England	10,165	7,518	74.0%	17,687	14,331	81.0%
Norman Insurance Company	1	46	4600.0%	35	93	265.7%
Old Republic Insurance Company	351	538	153.3%	37	23	62.2%
Pacific Employers Insurance Company	-	(383)	-	-	93	-
Pafco Insurance Company Limited	5,335	4,211	78.9%	1,091	157	14.4%
Pafco International Insurance Company	-	(3)	-	(74)	424	-
Peace Hills General Insurance Company	18,857	15,265	81.0%	4,131	3,499	84.7%
Personal Insurance Company Of Canada	8,782	7,710	87.8%	1,602	1,475	92.1%
Pool Insurance Company	-	-	-	2,448	1,974	80.6%
The Portage la Prairie Mutual Insurance Company	7,820	6,679	85.4%	4,601	3,007	65.4%
Protection Mutual Insurance Company	-	-	-	2,181	11,294	517.8%
The Prudential Assurance Company Limited	22,510	18,444	81.9%	6,569	6,949	105.8%
Prudential Assurance Company Of England Property And Casualty (Canada)	4,248	3,275	77.1%	612	629	102.8%
Prudential Of America General Insurance Company (Canada)	1,063	948	89.2%	439	391	89.1%
Reliance Insurance Company	-	-	-	1,385	1,190	85.9%
Royal Exchange Assurance Of America, Inc.	-	-	-	58	59	101.7%
Royal Insurance Company Of Canada	31,003	28,106	90.7%	15,240	13,649	89.6%
Safeco Insurance Company Of America	13,621	13,696	100.6%	4,489	4,541	101.2%
Saskatchewan Mutual Insurance Company	9,678	13,466	139.1%	4,825	4,112	85.2%
Scottish & York Insurance Company Limited	5,745	6,545	113.9%	365	635	174.0%
Security Insurance Company Of Hartford	-	(33)	-	(4)	(4)	-
Security National Insurance Company	21,635	17,941	82.9%	5,094	4,821	94.6%
Sentry Insurance A Mutual Company	51	12	23.5%	255	250	97.7%
Simcoe & Erie General Insurance Company	(131)	(1,487)	-	1,669	2,306	138.2%
The Sovereign General Insurance Company	3,797	2,304	60.7%	5,949	4,520	76.0%

Abstract of the Returns of Companies Transacting

AUTOMOBILE - PROPERTY

in The Province of Alberta - 1990

NAME OF COMPANY	AUTOMOBILE			PROPERTY		
	Total Direct Premiums Written $'000	Total Direct Claims $'000	Claims Ratio *	Total Direct Premiums Written $'000	Total Direct Claims $'000	Claims Ratio *
St. Paul Fire And Marine Insurance Company	79	11	13.9%	2,914	816	28.0%
State Farm Fire And Casualty Company	32	-	-	4,589	4,133	90.1%
State Farm Mutual Automobile Insurance Company	20,021	20,402	101.9%	-	-	-
Sumitomo Marine And Fire Insurance Company Limited	-	-	-	6	3	50.0%
Sun Alliance Insurance Company	830	857	103.3%	2,196	1,408	64.1%
Taisho Marine And Fire Insurance Company Limited	-	-	-	15	5	33.3%
Tokio Marine & Fire Insurance Company Limited	25	72	288.0%	25	1	4.0%
Toronto General Insurance Company	963	1,172	121.7%	840	817	97.3%
Traders General Insurance Company	535	651	121.7%	466	454	97.4%
Trafalgar Insurance Company Of Canada	519	445	85.7%	132	64	48.5%
Transamerica Insurance Company	1	-	-	95	832	875.8%
Transit Insurance Company	3,594	4,614	128.4%	910	609	66.9%
The Travelers Indemnity Company	-	-	-	299	127	42.5%
United States Fidelity And Guarantee Company	-	-	-	83	-	-
United States Fire Insurance Company	1,453	1,042	71.7%	1,929	1,292	67.0%
The Unity Fire And General Insurance Company	225	186	82.7%	54	29	53.7%
Utica Mutual Insurance Company	-	18	-	29	15	51.7%
Victoria Insurance Company Of Canada	1	9	900.0%	1	-	-
Voyageur Insurance Company	-	-	-	262	98	37.4%
The Wawanesa Mutual Insurance Company	97,614	108,828	111.5%	31,851	25,651	80.5%
Wellington Insurance Company	10,519	6,834	65.0%	7,600	5,880	77.4%
Western Union Insurance Company	53,585	49,508	92.4%	17,659	13,930	78.9%
Yasuda Fire And Marine Insurance Company Limited	-	-	-	11	4	36.4%
Zurich Indemnity Company Of Canada	16,328	15,653	95.9%	5,495	5,199	94.6%
Zurich Insurance Company	50,088	47,690	95.2%	16,050	12,791	79.7%
TOTAL	873,918	854,344	97.8%	422,101	370,701	87.8%

*Ratio - A ratio of total direct claims and adjustment expense incurred to total direct premiums written in Alberta. This ratio does not take into consideration changes in unearned premiums and reinsurance as these amounts are not allocated by Province.

Abstract of The Returns of Companies Transacting

ACCIDENT & SICKNESS

in The Province of Alberta - 1990

Name of Company	ACCIDENT & SICKNESS		
	Total Direct Premiums Written $'000	Total Direct Claims $'000	Claims Ratio*
Abbey Life Insurance Company Of Canada	205	64	31.2%
Aetna Life Insurance Company	513	917	178.8%
Aetna Life Insurance Company Of Canada	21,810	15,851	72.7%
Alexander Hamilton Life Insurance Company Of America	848	355	41.9%
Allstate Insurance Company Of Canada	631	314	49.8%
Allstate Life Insurance Company Of Canada	1,295	1,220	94.2%
American Bankers Insurance Company Of Florida	358	119	33.2%
American Bankers Life Assurance Company Of Florida	89	12	13.5%
American Home Assurance Company	335	427	127.5%
American Income Life Insurance Company	18	-	-
American Life Insurance Company	474	121	25.5%
Amex Life Insurance Company	1	-	-
Bankers Life And Casualty Company	78	-	-
Blue Cross Life Insurance Company Of Canada	2,180	618	28.3%
The Canada Life Assurance Company	22,001	14,973	68.1%
The Canadian Surety Company	3	-	-
Chrysler Life Insurance Company Of Canada	8	1	12.5%
Chubb Insurance Company Of Canada	12	-	-
CIGNA Insurance Company Of Canada	1	1	100.0%
CIGNA Life Insurance Company Of Canada	51	737	1445.1%
The Citadel General Assurance Company	5,844	5,484	93.8%
The Citadel Life Assurance Company	1,964	1,467	74.7%
Co-operators General Insurance Company	569	(411)	-
Co-operators Life Insurance Company	5,091	3,989	78.4%
Combined Insurance Company Of America	5,379	2,156	40.1%
Commerce And Industry Insurance Company Of Canada	28	21	75.0%

Abstract of The Returns of Companies Transacting

ACCIDENT & SICKNESS

in The Province of Alberta - 1990

Name of Company	ACCIDENT & SICKNESS		
	Total Direct Premiums Written $'000	Total Direct Claims $'000	Claims Ratio*
Commercial Travelers Mutual Insurance Company	1	14	1400.0%
Commercial Union Assurance Company Of Canada	32	(54)	-
Commercial Union Life Assurance Company Of Canada	409	220	53.8%
Confederation Life Insurance Company	25,299	22,126	87.5%
Connecticut General Life Insurance Company	480	505	105.2%
Constellation Assurance Company	10,826	9,897	91.4%
Cooperants Mutual Life Insurance Company	5	-	-
The Credit Life Insurance Company	6,792	1,886	27.8%
Crown Life Insurance Company	7,022	5,084	72.4%
Cumis General Insurance Company	18	3	16.7%
Cumis Life Insurance Company	2,365	1,278	54.0%
Desjardins Mutual Life Assurance Company	622	144	23.2%
The Empire Life Insurance Company	654	414	63.3%
The Equitable Life Assurance Society Of The United States	91	144	158.2%
The Equitable Life Insurance Company Of Canada	4,043	2,898	71.7%
Federated Life Insurance Company Of Canada	1,980	1,810	91.4%
Federated Mutual Insurance Company	-	7	-
Financial Life Assurance Company Of Canada	13	18	138.5%
First Canadian Insurance Corporation	1,168	151	13.0%
First North American Insurance Company	11,656	9,135	78.4%
Ford Life Insurance Company	248	185	74.6%
General American Life Insurance Company	226	212	93.8%
Glacier National Life Assurance Company	1	-	-
Globe Life Insurance Company	-	3	-
Gore Mutual Insurance Company	6	-	-

Abstract of The Returns of Companies Transacting

ACCIDENT & SICKNESS

in The Province of Alberta - 1990

Name of Company	ACCIDENT & SICKNESS		
	Total Direct Premiums Written $'000	Total Direct Claims $'000	Claims Ratio*
The Great West Life Assurance Company	62,463	50,865	81.4%
Guardian Insurance Company Of Canada	14	1	7.1%
The Halifax Insurance Company	4	8	200.0%
The Hartford Fire Insurance Company	147	20	13.6%
The Imperial Life Assurance Company Of Canada	2,103	1,848	87.9%
Industrial - Alliance Life Insurance Company	131	171	130.5%
John Alden Life Insurance Company	-	13	-
John Deere Insurance Company Of Canada	29	62	213.8%
John Hancock Mutual Insurance Company	197	109	55.3%
Laurentian Life Insurance Company Inc.	1,778	1,509	84.9%
Laurentian Life Insurance Company Of Canada	760	181	23.8%
Laurier Life Insurance Company	4	-	-
Liberty Mutual Insurance Company	1	6	600.0%
Life Insurance Company Of North America	38	33	86.8%
Life Investors Insurance Company Of America	1	-	-
London And Midland General Insurance Company	1,337	874	65.4%
London Life Insurance Company	28,336	26,049	91.9%
The Manufacturers Life Insurance Company	17,352	13,781	79.4%
The Maritime Life Assurance Company	6,916	4,925	71.2%
Massachusetts Indemnity And Life Insurance Company	16	-	-
Massachusetts Mutual Life Insurance Company	2	(1)	-
Metropolitan Life Insurance Company	11,284	14,618	129.5%
MIC Life Insurance Corporation	1	1	100.0%
The Mutual Life Assurance Company Of Canada	26,052	27,233	104.5%
The Mutual Life Insurance Company Of New York	19	3	15.8%

Abstract of The Returns of Companies Transacting

ACCIDENT & SICKNESS

in The Province of Alberta - 1990

Name of Company	ACCIDENT & SICKNESS		
	Total Direct Premiums Written $'000	Total Direct Claims $'000	Claims Ratio*
Mutual Of Omaha Insurance Company	6,527	7,529	115.4%
National Fidelity Life Insurance Company	57	(3)	-
The National Life Assurance Company Of Canada	3,329	3,156	94.8%
New York Life Insurance Company	461	290	62.9%
New York Life Insurance Company Of Canada	307	600	195.4%
NN Life Insurance Company Of Canada	252	80	31.7%
The Non-Marine Underwriters, Members Of Lloyd's, London, England	2,254	942	41.8%
North American Life And Casualty Company	3,378	1,955	57.9%
North American Life Assurance Company	3,644	4,090	112.2%
The North West Life Assurance Company Of Canada	4	3	75.0%
Pafco International Insurance Company	(23)	45	-
Paul Revere Life Insurance Company	10,903	5,689	52.2%
Pennsylvania Life Insurance Company	4,288	2,164	50.5%
Provident Life And Accident Insurance Company	2,123	2,225	104.8%
The Prudential Assurance Company Limited	360	143	39.7%
The Prudential Insurance Company Of America	12,496	15,452	123.7%
Reliable Life Insurance Company	118	131	111.0%
Royal Insurance Company Of Canada	5	-	-
Safeco Life Insurance Company	2	-	-
Seaboard Life Insurance Company	12,537	6,904	55.1%
The Sovereign General Insurance Company	1,264	123	9.7%
The Standard Life Assurance Company	1,375	1,454	105.7%
Sun Life Assurance Company Of Canada	43,182	39,917	92.4%
Teachers Insurance And Annuity Association Of America	-	11	-
The Sovereign Life Insurance Company Of Canada	123	159	129.3%

Abstract of The Returns of Companies Transacting

ACCIDENT & SICKNESS

in The Province of Alberta - 1990

Name of Company	ACCIDENT & SICKNESS		
	Total Direct Premiums Written $'000	Total Direct Claims $'000	Claims Ratio*
Toronto Mutual Life Insurance Company	30	6	20.0%
Transamerica Insurance Company	19	-	-
Transamerica Occidental Life Insurance Company	18	233	1294.4%
The Travelers Insurance Company	183	258	141.0%
UNUM Life Insurance Company	2,804	1,382	49.3%
UNUM Life Insurance Company Of America	87	(22)	-
Voyageur Insurance Company	11,593	3,409	29.4%
Wawanesa Mutual Life Insurance Company	1,397	1,635	117.0%
Westbury Canadian Life Insurance Company	1,823	960	52.7%
The Western Life Assurance Company	88	41	46.6%
Zurich Indemnity Company Of Canada	997	465	46.6%
Zurich Life & Health Insurance Company Of Canada	8,594	6,685	77.8%
Zurich Life Insurance Company Of Canada	80	219	273.8%
TOTAL	439,407	355,156	80.8%

*Ratio - A ratio of total direct claims and adjustment expense incurred to total direct premiums written in Alberta. This ratio does not take into consideration changes in unearned premiums and reinsurance as these amounts are not allocated by Province.

Abstract of the Returns of Companies Transacting

LIABILITY - FIDELITY

in The Province of Alberta - 1990

NAME OF COMPANY	LIABILITY			FIDELITY		
	Total Direct Premiums Written $'000	Total Direct Claims $'000	Claims Ratio *	Total Direct Premiums Written $'000	Total Direct Claims $'000	Claims Ratio *
Aegon Insurance Company (U.K.) Limited	6	6	100.0%	-	-	-
Aetna Casualty And Surety Company	113	482	426.5%	1	-	-
Alberta Local Authorities' Reciprocal Insurance Exchange	888	250	28.2%	-	-	-
Allstate Insurance Company	-	(39)	-	-	-	-
Allstate Insurance Company Of Canada	1,138	234	20.6%	-	-	-
Alpina Insurance Company Limited	5	-	-	-	-	-
American Bankers Insurance Company Of Florida	177	-	-	-	-	-
American Home Assurance Company	2,335	3,503	150.0%	661	(331)	-
AXA Home Insurance Company	94	23	24.5%	-	-	-
The British Aviation Insurance Company	106	(1)	-	-	-	-
Calvert Insurance Company	-	500	-	-	-	-
Canada West Insurance Company	540	626	115.9%	-	-	-
Canadian & Commerce Insurance Company	38	48	126.3%	-	-	-
Canadian General Insurance Company	96	(27)	-	6	(2)	-
Canadian Home Assurance Company	3,884	(1,192)	-	2	-	-
Canadian Lawyers Insurance Association	2,233	1,300	58.2%	-	-	-
Canadian Oil & Gas Reciprocal Insurance Exchange	623	-	-	-	-	-
The Canadian Provincial Insurance Company	210	265	126.2%	-	-	-
The Canadian Surety Company	653	358	54.8%	9	87	966.7%
Canadian Universities Reciprocal Insurance Exchange	154	32	20.8%	-	-	-
Chateau Insurance Company	3	(3)	-	-	-	-
Chequers Insurance Company	57	10	17.5%	-	-	-
Chubb Insurance Company Of Canada	7,369	2,118	28.7%	854	1,094	128.1%
CIGNA Insurance Company Of Canada	2,857	932	32.6%	7	(15)	-
The Citadel General Assurance Company	171	(458)	-	2	-	-
Co-operators General Insurance Company	4,100	2,488	60.7%	307	342	111.4%
Commerce And Industry Insurance Company Of Canada	30	395	1316.7%	-	-	-
Commercial Union Assurance Company Of Canada	5,561	1,602	28.8%	131	46	35.1%
Commonwealth Insurance Company	3,003	2,963	98.7%	-	-	-
Constitution Insurance Company Of Canada	25	(177)	-	-	-	-
The Continental Insurance Company	84	(3,197)	-	-	(34)	-
The Continental Insurance Company Of Canada	6,217	4,921	79.2%	114	33	28.9%
Cornhill Insurance Company Of Canada	145	184	126.9%	-	-	-
Coronation Insurance Company Limited	424	564	133.0%	-	-	-
Cumis General Insurance Company	116	472	406.9%	211	265	125.6%
The Dominion Insurance Corporation	16	820	5125.0%	-	(2)	-
The Dominion Of Canada General Insurance Company	2,599	(1,349)	-	37	(86)	-
Ecclesiastical Insurance Office Plc	34	33	97.1%	-	-	-
Economical Mutual Insurance Company	1,158	286	24.7%	10	2	20.0%
Elite Insurance Company	2,223	51	2.3%	-	-	-

Abstract of the Returns of Companies Transacting

LIABILITY - FIDELITY

in The Province of Alberta - 1990

NAME OF COMPANY	LIABILITY			FIDELITY		
	Total Direct Premiums Written	Total Direct Claims	Claims Ratio *	Total Direct Premiums Written	Total Direct Claims	Claims Ratio *
	$'000	$'000		$'000	$'000	
Employers Insurance Of Wausau A Mutual Company	14	(74)	-	-	-	-
Employers Reinsurance Corporation	401	189	47.1%	-	-	-
Federal Insurance Company	3	6	200.0%	-	-	-
Federated Insurance Company Of Canada	2,362	3	-	49	(5)	-
Federated Mutual Insurance Company	(1)	(100)	-	-	-	-
Federation Insurance Company Of Canada	64	17	26.6%	-	-	-
Fireman's Fund Insurance Company	95	(5)	-	-	-	-
GAN Canada Insurance Company	483	(17)	-	-	-	-
The General Accident Assurance Company Of Canada	9,476	3,810	40.2%	497	133	26.8%
General Insurance Company Of America	143	147	102.8%	4	-	-
Gerling Global General Insurance Company	1,887	1,069	56.7%	29	6	20.7%
Gore Mutual Insurance Company	178	279	156.7%	2	-	-
Grain Insurance And Guarantee Company	381	83	21.8%	13	36	276.9%
The Guarantee Company Of North America	35	38	108.6%	1,116	(712)	-
Guardian Insurance Company Of Canada	6,321	3,973	62.9%	209	(35)	-
The Halifax Insurance Company	250	19	7.6%	1	-	-
The Hartford Fire Insurance Company	1	(52)	-	-	-	-
Hartford Insurance Company	49	1	2.0%	-	-	-
Herald Insurance Company	4	246	6150.0%	-	-	-
The Home Insurance Company	64	(528)	-	-	-	-
Insurance Company Of North America	-	215	-	-	-	-
The Insurance Corporation Of Ireland Limited	-	344	-	-	-	-
Jevco Insurance Company	650	216	33.2%	-	-	-
Kansa General Insurance Company	187	7,424	3970.1%	-	-	-
Laurentian Casualty Company Of Canada	2	(36)	-	13	21	161.5%
Laurentian Pacific Insurance Company	4,082	1,816	44.5%	36	16	44.4%
The Laurentian Shield Insurance Company	-	-	-	38	-	-
Liberty Mutual Fire Insurance Company	106	21	19.8%	-	-	-
Liberty Mutual Insurance Company	103	(117)	-	-	-	-
Lumbermens Mutual Casualty Company	20	17	85.0%	-	-	-
Markel Insurance Company Of Canada	-	15	-	-	-	-
Metropolitan Insurance Company	152	65	42.8%	-	-	-
Motors Insurance Corporation	511	389	76.1%	-	-	-
New Hampshire Insurance Company	3,021	2,665	88.2%	-	-	-
New Rotterdam Insurance Company	398	(99)	-	-	-	-
Niagara Fire Insurance Company	-	(210)	-	-	-	-
The Non-Marine Underwriters, Members Of Lloyd's, London, England	5,059	(902)	-	-	-	-
Old Republic Insurance Company	9	-	-	-	-	-
Pacific Employers Insurance Company	-	190	-	-	-	-
Paico Insurance Company Limited	264	(79)	-	2	-	-

Abstract of the Returns of Companies Transacting

LIABILITY - FIDELITY

in The Province of Alberta - 1990

NAME OF COMPANY	LIABILITY			FIDELITY		
	Total Direct Premiums Written $'000	Total Direct Claims $'000	Claims Ratio *	Total Direct Premiums Written $'000	Total Direct Claims $'000	Claims Ratio *
Pafco International Insurance Company	17	21	123.5%	-	-	-
The Portage la Prairie Mutual Insurance Company	331	301	90.9%	-	-	-
The Prudential Assurance Company Limited	2,649	1,827	69.0%	27	10	37.0%
Prudential Assurance Company Of England Property And Casualty (Canada)	27	18	66.7%	-	-	-
Prudential Of America General Insurance Company (Canada)	1	-	-	-	-	-
Reliance Insurance Company	356	307	86.2%	-	-	-
Royal Insurance Company Of Canada	9,786	7,447	76.1%	237	68	28.7%
Safeco Insurance Company Of America	115	52	45.2%	-	-	-
Saskatchewan Mutual Insurance Company	440	846	192.3%	-	-	-
Scottish & York Insurance Company Limited	5,394	7,497	139.0%	147	170	115.6%
Seaboard Surety Company Of Canada	60	22	36.7%	9	4	44.4%
Security Insurance Company Of Hartford	(2)	(9)	-	-	-	-
Simcoe & Erie General Insurance Company	5,205	2,450	47.1%	55	15	27.3%
The Sovereign General Insurance Company	2,678	1,147	42.8%	-	-	-
St. Paul Fire And Marine Insurance Company	163	267	163.8%	6	8	133.3%
State Farm Fire And Casualty Company	218	50	22.9%	-	-	-
Sumitomo Marine And Fire Insurance Company Limited	3	-	-	-	-	-
Sun Alliance Insurance Company	862	335	38.9%	60	5	8.3%
Switzerland General Insurance Company	11	190	1727.3%	-	-	-
Tokio Marine & Fire Insurance Company Limited	1	-	-	-	-	-
Toronto General Insurance Company	78	(22)	-	5	(2)	-
Traders General Insurance Company	43	(12)	-	3	(1)	-
Trafalgar Insurance Company Of Canada	79	100	126.6%	-	-	-
Transamerica Insurance Company	139	-	-	-	-	-
Transit Insurance Company	45	10	22.2%	-	-	-
The Travelers Indemnity Company	58	396	682.8%	-	-	-
United States Fire Insurance Company	1,063	2,325	218.7%	18	33	183.3%
The Unity Fire And General Insurance Company	33	13	39.4%	-	-	-
Utica Mutual Insurance Company	4	(3)	-	-	-	-
Victoria Insurance Company Of Canada	90	1	1.1%	-	-	-
The Wawanesa Mutual Insurance Company	1,026	351	34.2%	12	-	-
Wellington Insurance Company	375	(445)	-	24	(3)	-
Western Surety Company	-	-	-	1	-	-
Western Union Insurance Company	1,445	514	35.6%	2	-	-
Yasuda Fire And Marine Insurance Company Limited	29	(124)	-	-	-	-
Zurich Indemnity Company Of Canada	856	259	30.3%	15	5	33.3%
Zurich Insurance Company	7,432	4,343	58.4%	129	6	4.7%

Abstract of the Returns of Companies Transacting

LIABILITY - FIDELITY

in The Province of Alberta - 1990

NAME OF COMPANY	LIABILITY			FIDELITY		
	Total Direct Premiums Written $'000	Total Direct Claims $'000	Claims Ratio *	Total Direct Premiums Written $'000	Total Direct Claims $'000	Claims Ratio *
TOTAL	127,369	70,535	55.4%	5,111	1,177	23.0%

*Ratio - A ratio of total direct claims and adjustment expense incurred to total direct premiums written in Alberta. This ratio does not take into consideration changes in unearned premiums and reinsurance as these amounts are not allocated by Province.

Abstract of the Returns of Companies Transacting

SURETY - BOILER & MACHINERY

in The Province of Alberta - 1990

NAME OF COMPANY	SURETY			BOILER & MACHINERY		
	Total Direct Premiums Written $'000	Total Direct Claims $'000	Claims Ratio *	Total Direct Premiums Written $'000	Total Direct Claims $'000	Claims Ratio *
Aetna Casualty And Surety Company	(14)	-	-	5	-	-
Allendale Mutual Insurance Company	-	-	-	1,130	220	19.5%
Allstate Insurance Company Of Canada	-	-	-	102	6	5.9%
Alta Surety Company	877	1,731	197.4%	-	-	-
American Home Assurance Company	42	-	-	-	(116)	-
AXA Home Insurance Company	-	-	-	9	3	33.3%
The Boiler Inspection And Insurance Company Of Canada	-	-	-	1,500	663	44.2%
Canada West Insurance Company	9	(4)	-	-	-	-
Canadian General Insurance Company	171	2,723	1592.4%	1	-	-
Canadian Home Assurance Company	-	-	-	10	-	-
The Canadian Surety Company	650	583	89.7%	10	8	80.0%
Chateau Insurance Company	17	-	-	-	-	-
Chubb Insurance Company Of Canada	65	10	15.4%	74	26	35.1%
CIGNA Insurance Company Of Canada	30	6	20.0%	337	149	44.2%
The Citadel General Assurance Company	1	-	-	4	-	-
Co-operators General Insurance Company	86	13	15.1%	59	47	79.7%
Commercial Union Assurance Company Of Canada	38	-	-	1,942	724	37.3%
The Continental Insurance Company	(3)	-	-	110	124	112.7%
The Continental Insurance Company Of Canada	150	20	13.3%	466	84	18.0%
Cumis General Insurance Company	-	-	-	3	-	-
The Dominion Insurance Corporation	2	(16)	-	2	412	0600.0%
The Dominion Of Canada General Insurance Company	476	(44)	-	25	(2)	-
Economical Mutual Insurance Company	7	-	-	40	4	10.0%
Elite Insurance Company	63	-	-	390	146	37.4%
The Equitable General Insurance Company	-	2	-	-	-	-
Federal Insurance Company	-	-	-	3	-	-
Federated Insurance Company Of Canada	55	-	-	26	-	-
Fireman's Fund Insurance Company	-	(206)	-	3	1	33.3%
The General Accident Assurance Company Of Canada	54	9	16.7%	60	54	90.0%
General Insurance Company Of America	3	-	-	-	-	-
Gerling Global General Insurance Company	-	-	-	2,291	316	13.8%
Gore Mutual Insurance Company	2	-	-	7	-	-
Grain Insurance And Guarantee Company	4	-	-	43	-	-
The Guarantee Company Of North America	3,515	91	2.6%	-	-	-
Guardian Insurance Company Of Canada	1,113	(18)	-	55	-	-
The Halifax Insurance Company	2	1	50.0%	7	3	42.9%
The Hanover Insurance Company	-	-	-	1	-	-
The Hartford Fire Insurance Company	-	-	-	5	-	-
The Home Insurance Company	-	-	-	3	-	-
Insurance Company Of North America	-	-	-	-	(30)	-

Abstract of the Returns of Companies Transacting

SURETY - BOILER & MACHINERY

in The Province of Alberta - 1990

NAME OF COMPANY	SURETY			BOILER & MACHINERY		
	Total Direct Premiums Written $'000	Total Direct Claims $'000	Claims Ratio *	Total Direct Premiums Written $'000	Total Direct Claims $'000	Claims Ratio *
Laurentian Casualty Company Of Canada	178	(1)	-	13	-	-
Laurentian Pacific Insurance Company	2,359	1,501	63.6%	245	58	23.7%
Liberty Mutual Fire Insurance Company	-	-	-	19	-	-
Lumbermen's Underwriting Alliance	-	-	-	17	-	-
Lumbermens Mutual Casualty Company	-	-	-	325	51	15.7%
Markel Insurance Company Of Canada	(1)	-	-	-	-	-
The Mortgage Insurance Company Of Canada	457	(172)	-	-	-	-
Motors Insurance Corporation	-	-	-	98	-	-
Pafco Insurance Company Limited	-	-	-	5	-	-
Pafco International Insurance Company	-	(228)	-	1	-	-
Protection Mutual Insurance Company	-	-	-	1,228	112	9.1%
The Prudential Assurance Company Limited	10	-	-	35	4	11.4%
Reliance Insurance Company	-	-	-	1	-	-
Royal Insurance Company Of Canada	32	1	3.1%	2,320	809	34.9%
Safeco Insurance Company Of America	3	-	-	-	-	-
Seaboard Surety Company	1	-	-	-	-	-
Seaboard Surety Company Of Canada	712	175	24.6%	-	-	-
Simcoe & Erie General Insurance Company	793	98	12.4%	-	-	-
The Sovereign General Insurance Company	1,396	509	36.5%	31	2	6.5%
St. Paul Fire And Marine Insurance Company	1	-	-	7	2	28.6%
State Farm Fire And Casualty Company	2	-	-	-	-	-
Sun Alliance Insurance Company	2	26	1300.0%	54	27	50.0%
Toronto General Insurance Company	140	2,228	1591.4%	1	-	-
Traders General Insurance Company	78	1,238	1587.2%	-	-	-
The Travelers Indemnity Company	1	-	-	-	-	-
United States Fire Insurance Company	-	-	-	20	-	-
Victoria Insurance Company Of Canada	11	17	154.5%	-	-	-
The Wawanesa Mutual Insurance Company	43	5	11.6%	-	-	-
Wellington Insurance Company	306	3	1.0%	77	(16)	-
Western Surety Company	1,481	650	43.9%	-	-	-
Western Union Insurance Company	9	-	-	-	-	-
Zurich Indemnity Company Of Canada	(685)	-	-	19	(69)	-
Zurich Insurance Company	464	319	68.8%	117	85	72.6%
TOTAL	15,208	11,270	74.1%	13,356	3,907	29.3%

*Ratio - A ratio of total direct claims and adjustment expense incurred to total direct premiums written in Alberta. This ratio does not take into consideration changes in unearned premiums and reinsurance as these amounts are not allocated by Province.

Abstract of the Returns of Companies Transacting

AIRCRAFT - MARINE

in The Province of Alberta - 1990

NAME OF COMPANY	AIRCRAFT			MARINE		
	Total Direct Premiums Written $'000	Total Direct Claims $'000	Claims Ratio *	Total Direct Premiums Written $'000	Total Direct Claims $'000	Claims Ratio *
Aetna Casualty And Surety Company	296	35	11.8%	-	-	-
American Home Assurance Company	361	(4,783)	-	(183)	(303)	-
Avemco Insurance Company	209	154	73.7%	-	-	-
Aviation & General Insurance Company Limited	-	237	-	-	-	-
AXA Home Insurance Company	-	-	-	40	11	27.5%
The British Aviation Insurance Company	427	233	54.6%	-	-	-
The Canadian Surety Company	237	21	8.9%	-	-	-
Chubb Insurance Company Of Canada	-	-	-	45	3	6.7%
CIGNA Insurance Company Of Canada	493	276	56.0%	(2)	83	-
Commerce Group Insurance Company	165	325	197.0%	-	-	-
Commercial Union Assurance Company Plc	8	-	-	-	-	-
Commonwealth Insurance Company	-	-	-	212	23	10.8%
Constitution Insurance Company Of Canada	-	-	-	6	(5)	-
Continental Casualty Company	725	729	100.6%	-	-	-
The Continental Insurance Company	401	11	2.7%	-	(5)	-
The Continental Insurance Company Of Canada	934	352	37.7%	84	37	44.0%
Coronation Insurance Company Limited	1,139	1,552	136.3%	-	-	-
Eagle Star Insurance Company Limited	180	45	25.0%	-	-	-
Ecclesiastical Insurance Office Plc	82	15	18.3%	-	-	-
English & American Insurance Company Limited	-	(6)	-	-	-	-
Fireman's Fund Insurance Company	-	(110)	-	463	77	16.6%
Guardian Insurance Company Of Canada	-	-	-	27	5	18.5%
The Hartford Fire Insurance Company	432	84	19.4%	-	-	-
The Home Insurance Company	-	-	-	-	(5)	-
The Insurance Corporation Of Ireland Limited	-	2	-	-	-	-
Laurentian Pacific Insurance Company	-	-	-	79	58	73.4%
The Non-Marine Underwriters, Members Of Lloyd's, London, England	2,247	5,053	224.9%	-	-	-
Norman Insurance Company	-	4	-	-	-	-
Norwich Union Fire Insurance Society Limited	-	-	-	5	2	40.0%
Old Republic Insurance Company	(16)	(6)	-	-	-	-
Orion Insurance Company PLC	(18)	(43)	-	-	-	-
Pacific Employers Insurance Company	(33)	406	-	-	-	-
Pafco International Insurance Company	-	-	-	1	56	5600.0%
Phoenix Assurance Public Limited Company	151	209	138.4%	-	-	-
The Prudential Assurance Company Limited	(1)	1	-	-	-	-
Royal Insurance Company Of Canada	-	-	-	1,318	970	73.6%
Simcoe & Erie General Insurance Company	701	288	41.1%	-	(1)	-
St. Paul Fire And Marine Insurance Company	717	262	36.5%	-	(2)	-
State Farm Fire And Casualty Company	5	-	-	-	-	-
The Travelers Indemnity Company	1,713	620	36.2%	-	-	-

Abstract of the Returns of Companies Transacting

AIRCRAFT - MARINE

in The Province of Alberta - 1990

NAME OF COMPANY	AIRCRAFT			MARINE		
	Total Direct Premiums Written $'000	Total Direct Claims $'000	Claims Ratio *	Total Direct Premiums Written $'000	Total Direct Claims $'000	Claims Ratio *
United States Fire Insurance Company	-	-	-	-	79	-
TOTAL	11,555	5,966	51.6%	2,095	1,083	51.7%

*Ratio - A ratio of total direct claims and adjustment expense incurred to total direct premiums written in Alberta. This ratio does not take into consideration changes in unearned premiums and reinsurance as these amounts are not allocated by Province.

Abstract of the Returns of Companies Transacting

HAIL - TITLE

in The Province of Alberta - 1990

NAME OF COMPANY	HAIL			TITLE		
	Total Direct Premiums Written $'000	Total Direct Claims $'000	Claims Ratio *	Total Direct Premiums Written $'000	Total Direct Claims $'000	Claims Ratio *
American National Fire Insurance Company	-	20	-	-	-	-
CIGNA Insurance Company Of Canada	1,685	718	42.6%	-	-	-
The Continental Insurance Company	1,743	269	15.4%	-	-	-
GAN Canada Insurance Company	-	1	-	-	-	-
Great American Insurance Company	2,604	779	29.9%	-	-	-
Lawyers Title Insurance Corporation	-	-	-	17	-	-
New Rotterdam Insurance Company	2,624	1,705	65.0%	-	-	-
Niagara Fire Insurance Company	833	344	41.3%	-	-	-
Scottish & York Insurance Company Limited	825	160	19.4%	-	-	-
Simcoe & Erie General Insurance Company	798	355	44.5%	-	-	-
TOTAL	11,112	4,351	39.2%	17	-	-

*Ratio - A ratio of total direct claims and adjustment expense incurred to total direct premiums written in Alberta. This ratio does not take into consideration changes in unearned premiums and reinsurance as these amounts are not allocated by Province.

Abstract of the Returns of Companies Transacting

MORTGAGE - CREDIT

in The Province of Alberta - 1990

NAME OF COMPANY	MORTGAGE			CREDIT		
	Total Direct Premiums Written $'000	Total Direct Claims $'000	Claims Ratio *	Total Direct Premiums Written $'000	Total Direct Claims $'000	Claims Ratio *
The Mortgage Insurance Company Of Canada	716	(1,780)	-	-	-	-
TOTAL	716	(1,780)	-	-	-	-

*Ratio - A ratio of total direct claims and adjustment expense incurred to total direct premiums written in Alberta. This ratio does not take into consideration changes in unearned premiums and reinsurance as these amounts are not allocated by Province.

Abstract of the Returns of Companies Transacting

LEGAL EXPENSES

in The Province of Alberta - 1990

NAME OF COMPANY	LEGAL EXPENSES					
	Total Direct Premiums Written $'000	Total Direct Claims $'000	Claims Ratio *	Total Direct Premiums Written $'000	Total Direct Claims $'000	Claims Ratio *
The Non-Marine Underwriters, Members Of Lloyd's, London, England	2					
TOTAL	2	-	-			

*Ratio - A ratio of total direct claims and adjustment expense incurred to total direct premiums written in Alberta. This ratio does not take into consideration changes in unearned premiums and reinsurance as these amounts are not allocated by Province.